

SURVEY OF VETERANS' SATISFACTION WITH THE VA HOME LOAN GUARANTY PROCESS

2001 National Results Regional Loan Centers



**Surveys and Research Staff
Data Management Office
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Table of Contents

• Acknowledgments	3
• Executive Summary	4
• Quadrant Analysis	13
• Respondent Characteristics	19
• Overall Satisfaction with VA Home Loan Process	21
• Contact with VA	32
• Timeliness, Responsiveness, and Knowledge	36
• Appendices	41
— Appendix A: Frequency of Responses	
— Appendix B: Methodology	
— Appendix C: Examples of Mailing Materials	
— Appendix D: VBA Home Loan Guaranty Process Questionnaire	

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Executive Summary

Project Objectives

- To measure veterans' satisfaction with the VA Home Loan Guaranty process at both the national and VBA Regional Loan Center (RLC) levels.
- To identify areas of the VA Home Loan Guaranty process which are most satisfying to veterans, areas of the process which are least satisfying to veterans, and areas of the process which are in greatest need of improvement.
- To determine where improvements to the VA Home Loan Guaranty process will have the greatest impact on veterans' satisfaction.
- To create performance measures, including measures of customer service, through a strategic planning process, as required by the Government Performance and Results Act (GPRA) that was passed and signed into law in August 1993.
- To establish an explicit goal for the quality of service that is “equal to the best in business” as described in President Clinton’s Executive Order 12862, *Setting Customer Service Standards*, issued in September 1993. This order was aimed at “ensuring that the Federal Government provides the highest quality of service possible to the American people.”

Project Methodology

- This report presents results from the second administration of the *Survey of Veterans' Satisfaction with the VA Home Loan Guaranty Process*. The data represent statically valid measurements of various elements of customer satisfaction.
- The annual mail survey assesses veterans' satisfaction with the VA Home Loan Guaranty process using a random sample of loans closed during March 1 through July 31, 2001, from the nine Regional Loan Centers.
- For each regional office, the survey sample contained approximately 1,600 veterans, with an equal mix of original or refinanced loans. Approximately 870 questionnaires were returned from each regional office, resulting in a national response rate of 56%.
- When necessary, results are weighted to compensate for differences in loan type. A more detailed discussion of the survey methodology appears in Appendix B.

Note: The words *veterans*, *customers*, and *respondents* are used interchangeably throughout the report and represent all possible respondents.

Project History

- As part of this project, VBA's Surveys and Research Staff conducted four focus groups with veterans and front-line employees to gather information relevant to customer satisfaction issues.
- From the focus group data, the VBA designed and developed a questionnaire to assess customer satisfaction with the Home Loan Guaranty process. This original survey was pretested from March to April 2000. Based on the results, the skip patterns, and the verbatim responses of the pretest, the VBA Surveys and Research Staff modified the questionnaire.
- The questionnaire was revised for the current survey administration period (2001); changes were made to the Appraisal section in order to obtain more relevant information. A copy of the questionnaire is in Appendix D.

Report Highlights

Trends:

Certificate of Eligibility

- Respondents who received their Certificate of Eligibility (COE) in a short period of time indicated that the length of time to get their COE was more reasonable than those who waited longer to receive their COE.

Modes of Contact

- Respondents who visited a VA Regional Loan Center or Regional Office are slightly more satisfied than those who called the VA toll-free number in terms of having their questions fully addressed, and of receiving the information they needed.

Realtor and Lender

- Respondents' overall satisfaction with the home loan process increases as their level of satisfaction with the realtor or lender increases.
- The realtor's lack of knowledge and unresponsiveness affect overall satisfaction more than the lender's. However, both lack of knowledge and unresponsiveness do not dramatically increase dissatisfaction with the home loan process.

Appraisal

- Respondents' overall satisfaction with the home loan process increases as their level of satisfaction with the appraised value of their property increases.
- Respondents who are dissatisfied with the professionalism of the appraiser are much less satisfied with the appraised value of their property.

Loan Approval

- Respondents who received their loan approval in less than four weeks had higher levels of overall satisfaction than respondents whose loan approval took longer.
- The largest proportion of respondents received their loan approval in less than two weeks and the largest proportion feel that less than two weeks is the most reasonable amount of time to wait for loan approval.
- Respondents who feel their lenders are unresponsive and show poor knowledge tend to experience a longer number of weeks to get their loan approval.

Report Highlights (continued)

Response Rate:

- A response rate of 56 percent resulted in 7,857 completed questionnaires from veterans served by the nine Regional Loan Centers nationally.

Demographics:

- Most respondents were men (91 percent), and most were between the ages of 36 and 45 years (32 percent).

Background:

- A total of 34 percent reported first learning about the VA home loan guaranty program from pre-discharge briefings (TAP/DTAP).
- Most (88 percent) felt the information they received was very or somewhat accurate.
- Overall, 69 percent of the respondents reported mostly or completely understanding the dollar amount of the loan the VA would guarantee.

Modes of Contact:

- Respondents were asked what methods they used to contact the VA about their loan. Veterans were most likely to report that they faxed, e-mailed, or wrote to reach the VA (26 percent), while 24 percent phoned the VA and 12 percent visited the VA.

Certificate of Eligibility (COE):

- Overall, 46 percent obtain their COE through the mail and 80 percent of the respondents felt the amount of time it took to get the COE was very or somewhat reasonable.

Realtor:

- 71 percent used a realtor and 85 percent reported being very or somewhat satisfied with the realtor.

Lender:

- 90 percent reported being very or somewhat satisfied with the lender.

Appraisal:

- 72 percent reported having an appraisal and 77 percent reported being very or somewhat satisfied with the appraisal of their property.

Overall Impressions:

- Overall, 94 percent of veterans reported being somewhat or very satisfied with the VA home loan process.

Results from Quadrant Analysis: Quadrants I and II

- Quadrant analysis is a useful tool for determining which individual performance areas need improvement in order to raise the overall quality of service. The analysis involves determining the importance of individual performance areas (how meaningful an area is to the veteran) and VA's performance in each area. Generally, items with high importance but relatively low performance deserve immediate attention. (See the Quadrant Analysis section of this report for greater detail of these results.)
- Areas of **strengths** of services were defined as those which were highly correlated with veterans' overall satisfaction with the handling of the claim, and which were rated by respondents as being well-performed by the staff providing claims service. For the Quadrant Analysis section, the strengths were:

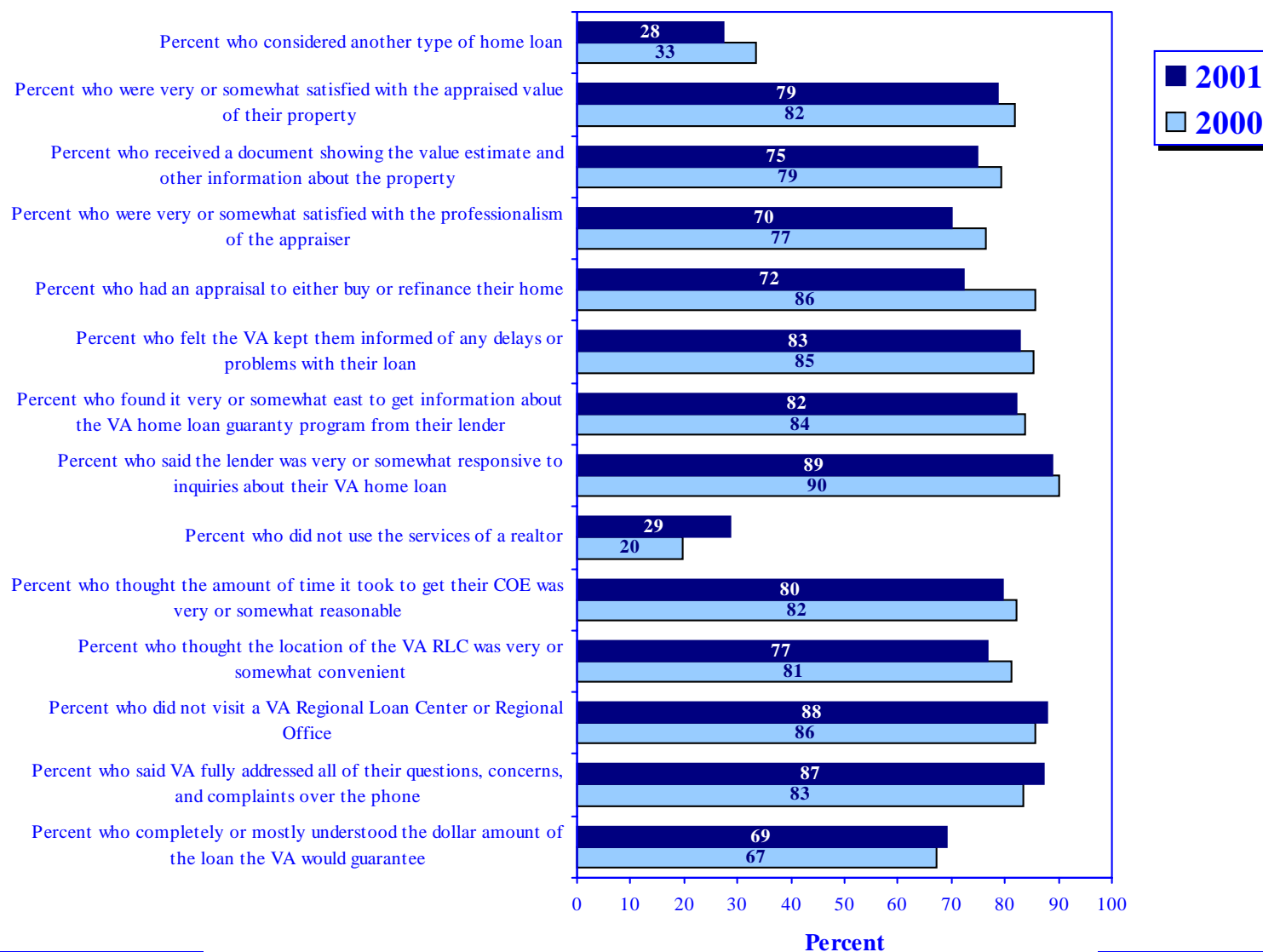
Strengths: Quadrant II Results
Information you received was very or somewhat accurate.
VA employees were very or somewhat courteous on the phone.
VA fully addressed all your questions, concerns, or complaints on the phone.
VA employees were very or somewhat courteous during your in-person visit.
Amount of time it took to get your Certificate of Eligibility (COE) was very or somewhat reasonable.
The realtor was very or somewhat responsive regarding inquiries about your VA home loan.
Very or somewhat satisfied with your realtor.
The lender was very or somewhat courteous.
The lender's knowledge about the VA home loan guaranty program was excellent or very good.
The lender was very or somewhat responsive regarding inquiries about your VA home loan.
Information about the VA home loan guaranty program from your lender was very or somewhat easy to get.
Very or somewhat satisfied with your lender.
Very or somewhat satisfied with the appraised value of your property.
Very or somewhat satisfied with the appraisal of your property.

- Several other areas were noted as primary goals for **possible improvement** by staff of the VBA Office in order to increase claimant satisfaction. These areas were highly correlated with overall respondent satisfaction with the handling of the claim, but their current rating levels as reported by claimants revealed areas of concern or weakness in VBA's delivery of these specific services. In general, while a regional office may not be able to improve a given item (such as satisfaction with the claim decision), other items can be improved, with a resultant improvement in satisfaction. These include:

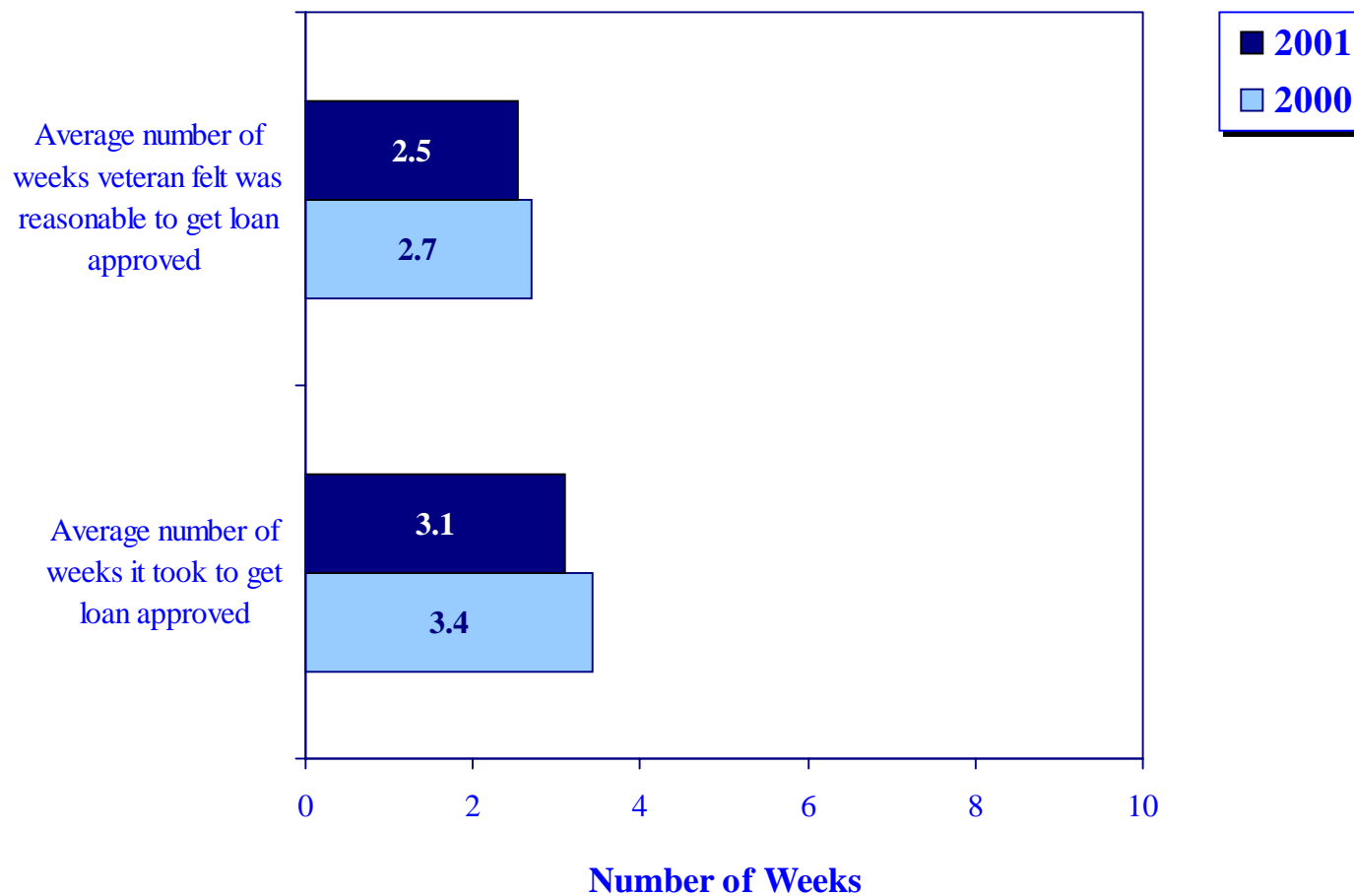
Possible Improvements: Quadrant I Results
Very or somewhat easy to get through to VA on the phone.
Got all or most of needed information from telephone contact with VA.
Very or somewhat satisfied with the professionalism of the appraiser.
I have excellent or very good knowledge of the VA home loan guaranty program.

Significant Results in Trend Analysis: 2000 vs. 2001

- The items shown here reflect true differences in performance over time. If an item does not appear, then performance did not significantly change between the years. Trends on the response rates appear in Appendix B.



Significant Results in Trend Analysis: 2000 vs. 2001



Quadrant Analysis

Questions Used in Quadrant Analysis

Quadrant Questions

Background Information

- **Q2** Got all or most of what you needed to know from your original source.
- **Q3** Information you received was very or somewhat accurate.
- **Q4** Completely or mostly understood the dollar amount of the loan the VA would guarantee.

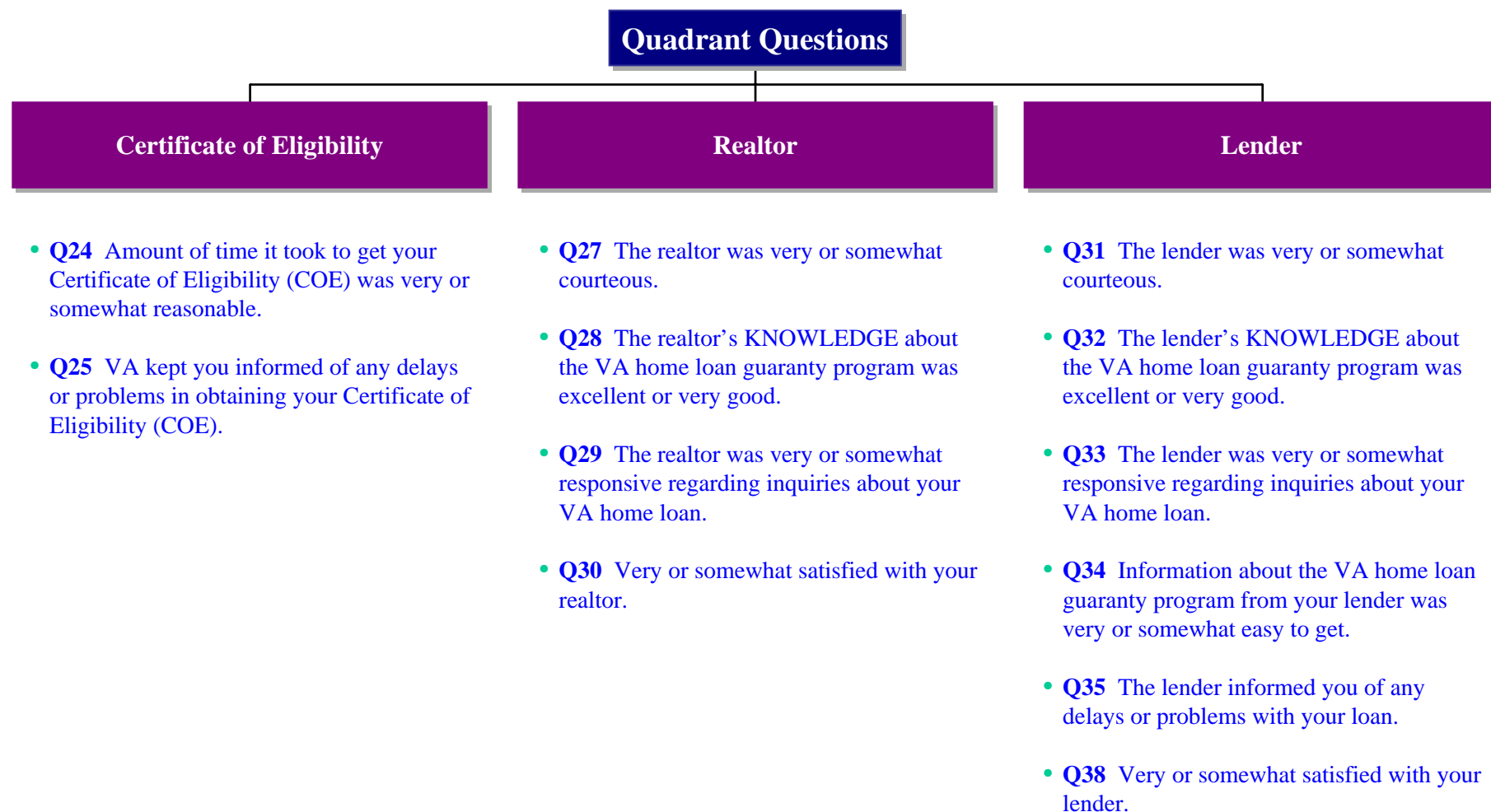
Phone Contact with VA

- **Q7** Very or somewhat easy to get through to VA on the phone.
- **Q10** VA employees were very or somewhat courteous on the phone.
- **Q11** VA fully addressed all your questions, concerns, or complaints on the phone.
- **Q12** Got all or most of needed information from telephone contact with VA.
- **Q13** Got information about particular loan from phone contact.

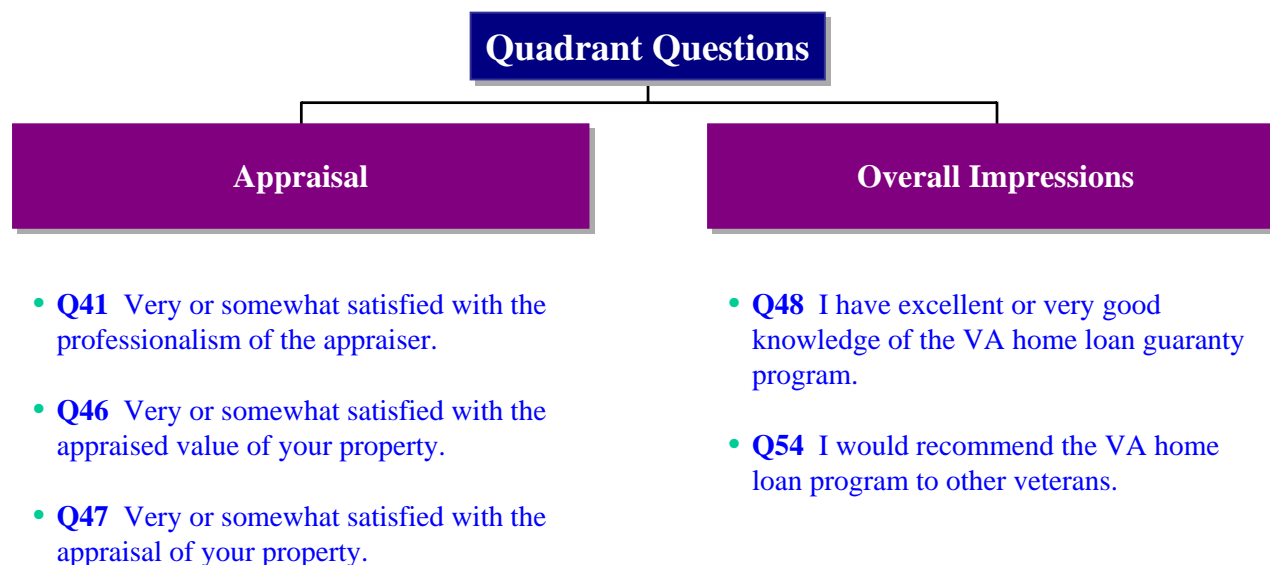
Visiting a VA RLC or RO

- **Q17** Location of the VA Regional Loan Center was very or somewhat convenient.
- **Q18** VA employees were very or somewhat courteous during your in-person visit.
- **Q19** VA employees fully addressed all your questions, concerns, or complaints during your visit.
- **Q20** Got all or most of needed information from in-person visit to VA office.

Questions Used in Quadrant Analysis (continued)



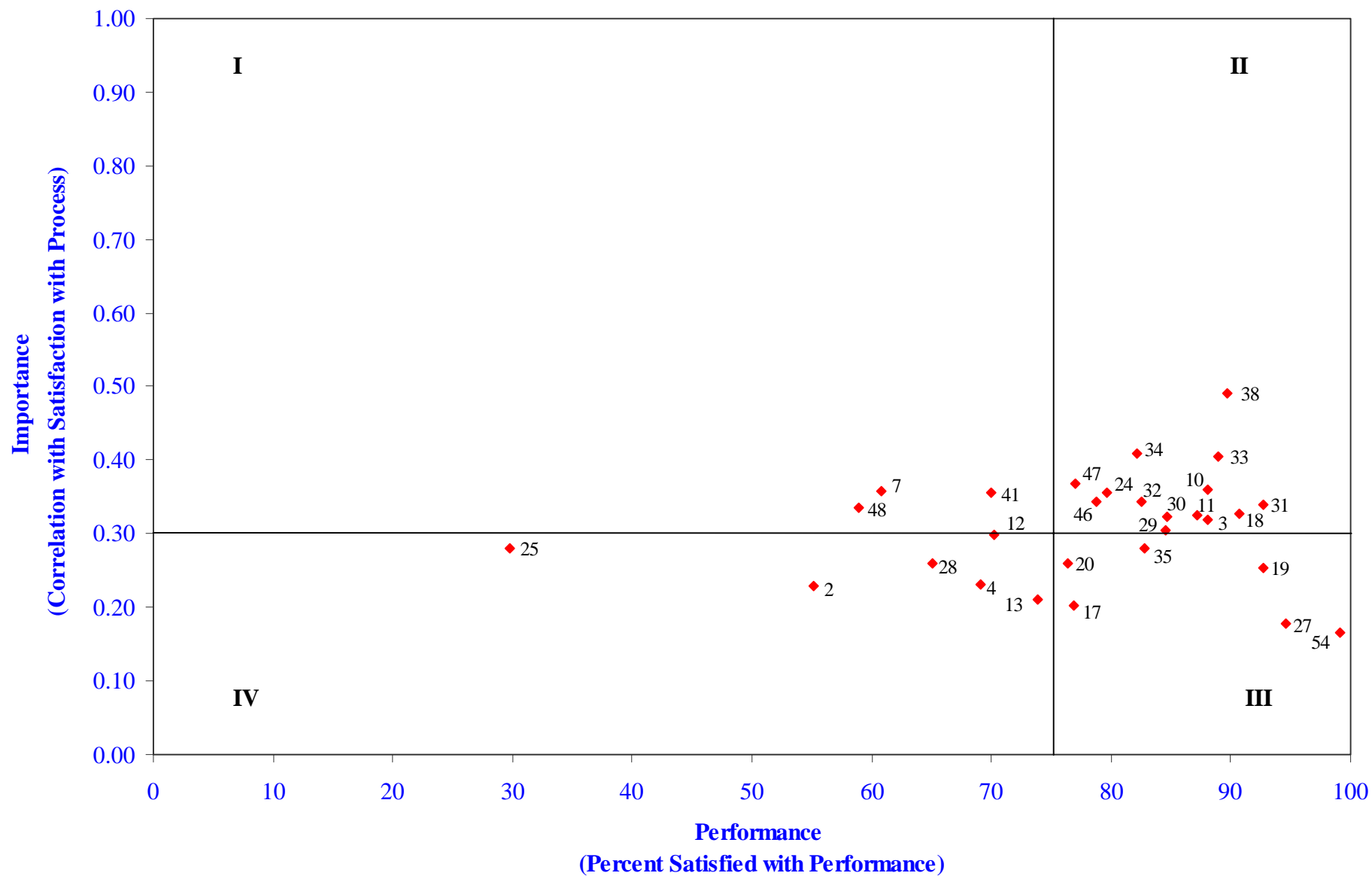
Questions Used in Quadrant Analysis (continued)



Understanding Quadrant Analysis

- Quadrant analysis is a useful tool for determining which individual performance areas need improvement in order to raise the overall quality of service. The analysis involves determining the importance of individual performance areas (how meaningful an area is to the veteran) and VA's performance in each area. Generally, items with high importance but relatively low performance are those which deserve immediate attention.
- Each of the twenty-nine variables represented in the Quadrant Analysis graph are plotted on the basis of:
 - 1) **Importance:** a variable's correlation with the overall satisfaction with the process; and
 - 2) **Performance:** a variable's top-box percent (the percent of people who answered positively to the question).
- Variable correlations with *overall satisfaction with the process* are used to determine the degree to which variables are related to overall satisfaction. Zero indicates no correlation, and 1 indicates perfect correlation. The closer a variable's correlation (Importance) is to 1, the stronger that variable's relationship is with the overall satisfaction with the process. *Variables that have stronger correlations are considered to have higher importance.*
- Top-box percents represent how well VA is performing within a given area (for example, the percent who indicated that it was very or somewhat easy to get through to VA on the phone). *The higher the percent, the better VA is performing.*
- The quadrant analysis graph is divided into four quadrants (sections) based on the following combinations of the plotted location of a variable:
 - Quadrant I: Critical Improvement Areas (high importance, low performance)**
 - Quadrant II: Maintain Relationship Building Variables (high importance, high performance)**
 - Quadrant III: Lower Return on High Performance (low importance, high performance)**
 - Quadrant IV: Lower Return on Investment (low importance, low performance)**
- The horizontal line in the plot represents importance and is placed at .30, which indicates relatively high correlation and, thus, relatively high importance. The vertical line represents performance and is placed at 75 percent. The quadrant lines can be moved up or down, left or right, to include more or fewer items in each quadrant.
- To help interpret the graph that appears on the next page, see the Executive Summary for a list of items that fell into Quadrants I and II.
- It should be noted that quadrant analysis is only a typology used to determine where an organization might begin to improve service. Continuous improvement in all areas, given available resources, should be the ultimate goal.

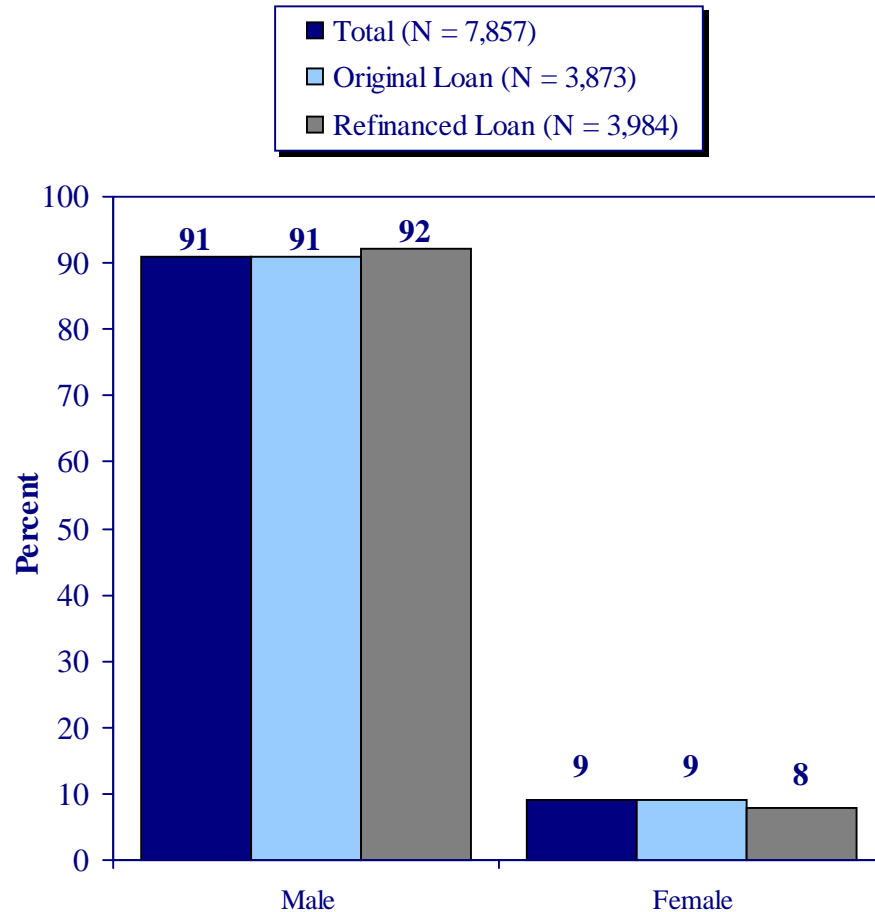
Quadrant Analysis for 2001



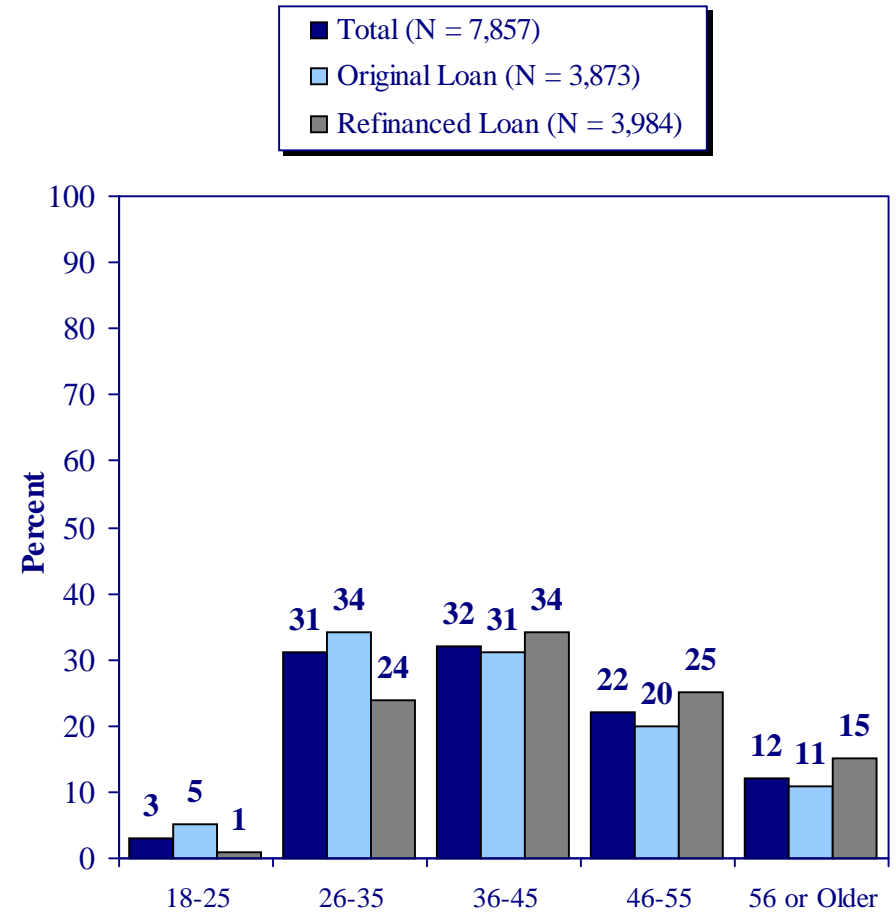
Respondent Characteristics

Respondent Profiles by Gender and Age

Gender Distribution

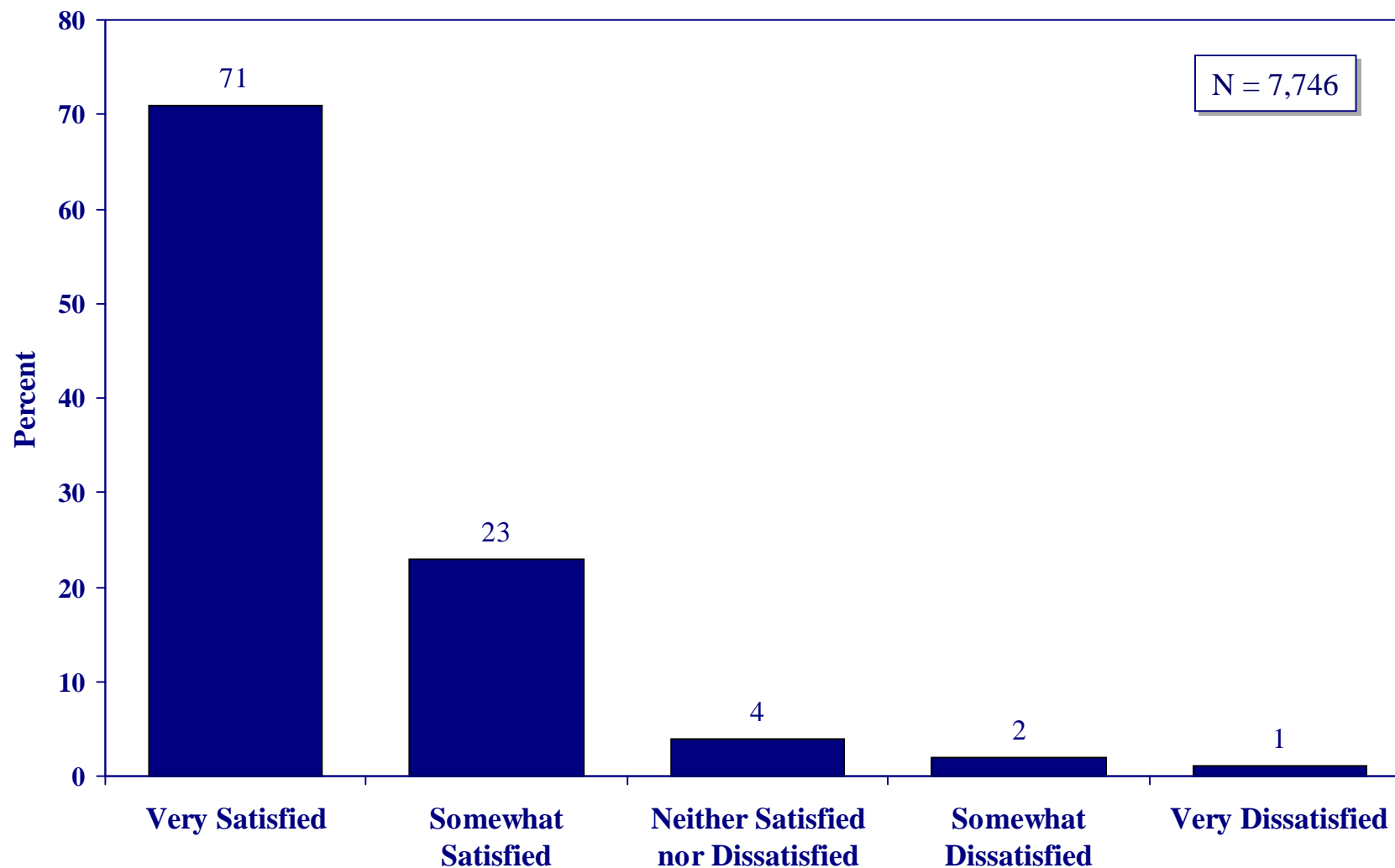


Age Distribution

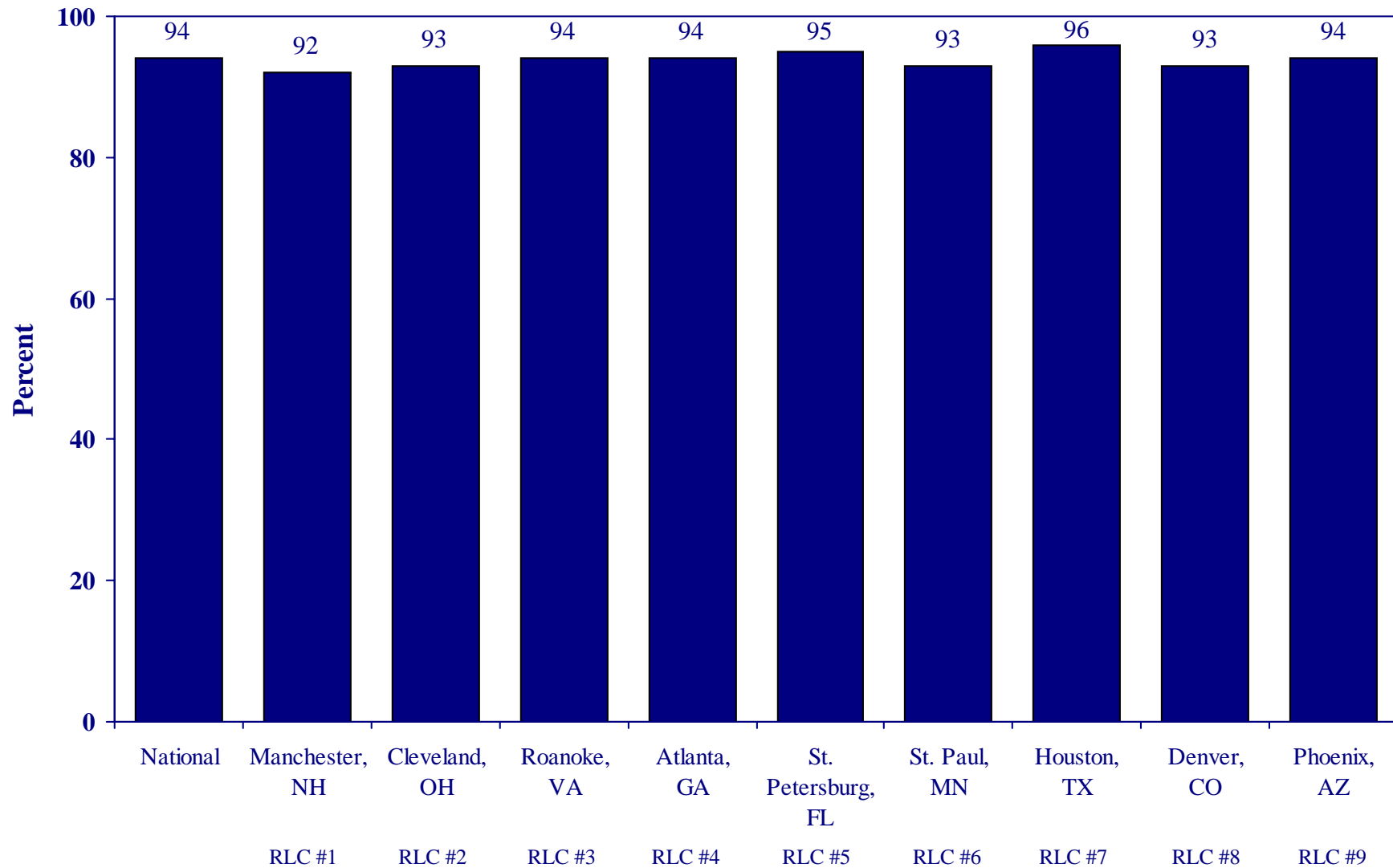


**Overall Satisfaction
with VA Home Loan Process**

Overall Satisfaction with the VA Home Loan Process



Percent Very or Somewhat Satisfied with the VA Home Loan Process

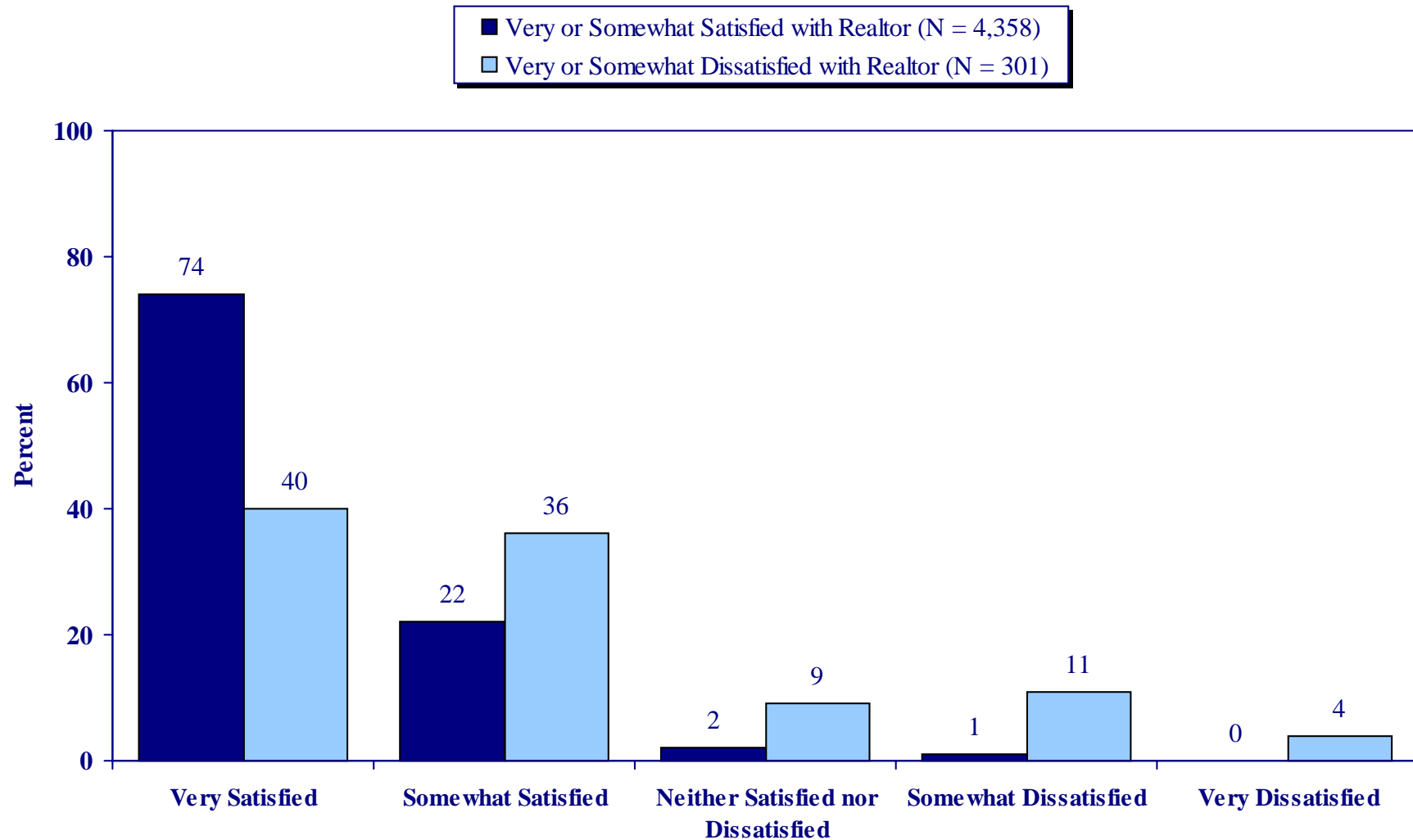


Understanding Double Bar Charts

- The following charts show the effect of key veteran experiences to the overall satisfaction with the VA Home Loan Guaranty process. These key experiences include the following:
 - Satisfaction with realtor
 - Satisfaction with realtor's knowledge
 - Satisfaction with realtor's responsiveness
 - Satisfaction with lender
 - Satisfaction with lender's knowledge
 - Satisfaction with lender's responsiveness
 - Amount of time taken to receive loan
 - Appraised value of property
- On each of the following charts, two distributions for the overall satisfaction with the home loan guaranty process are displayed along the horizontal axis. The dark shaded bars represent the overall satisfaction distribution for those veterans who were satisfied with the specific key experience. The light shaded bars represent the overall satisfaction distribution for those veterans who were dissatisfied with the specific key experience.
- The last chart shows the effect of the professionalism of the appraiser with the appraised value of the property.

Overall Satisfaction with Home Loan Process by Key Experiences

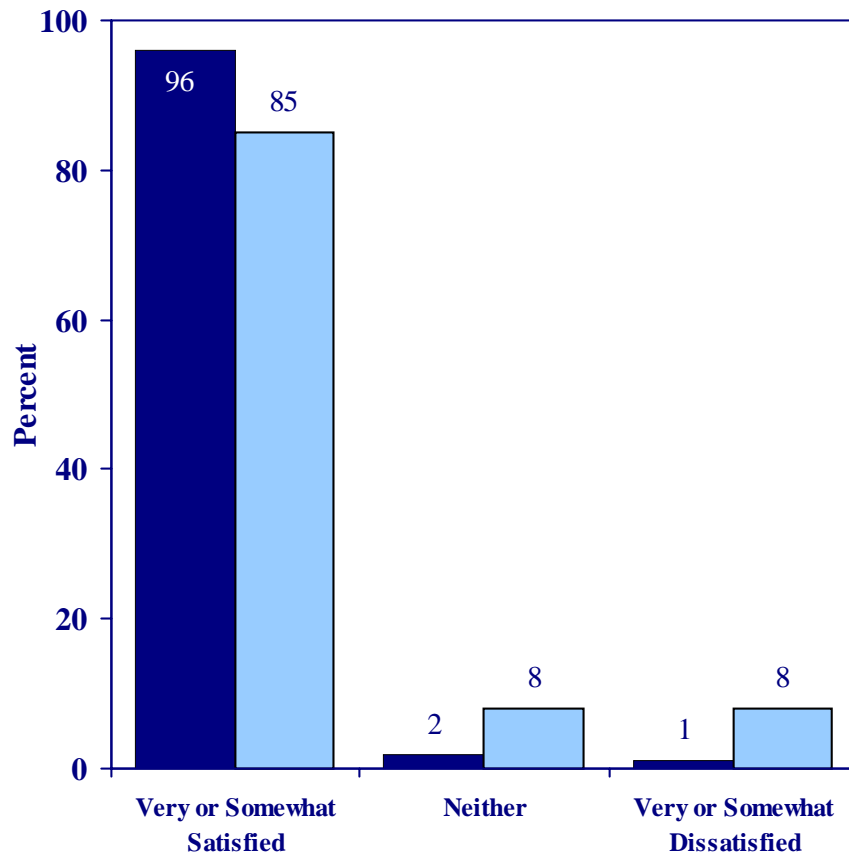
Overall Satisfaction by Satisfaction with Realtor



Overall Satisfaction with Home Loan Process by Key Experiences

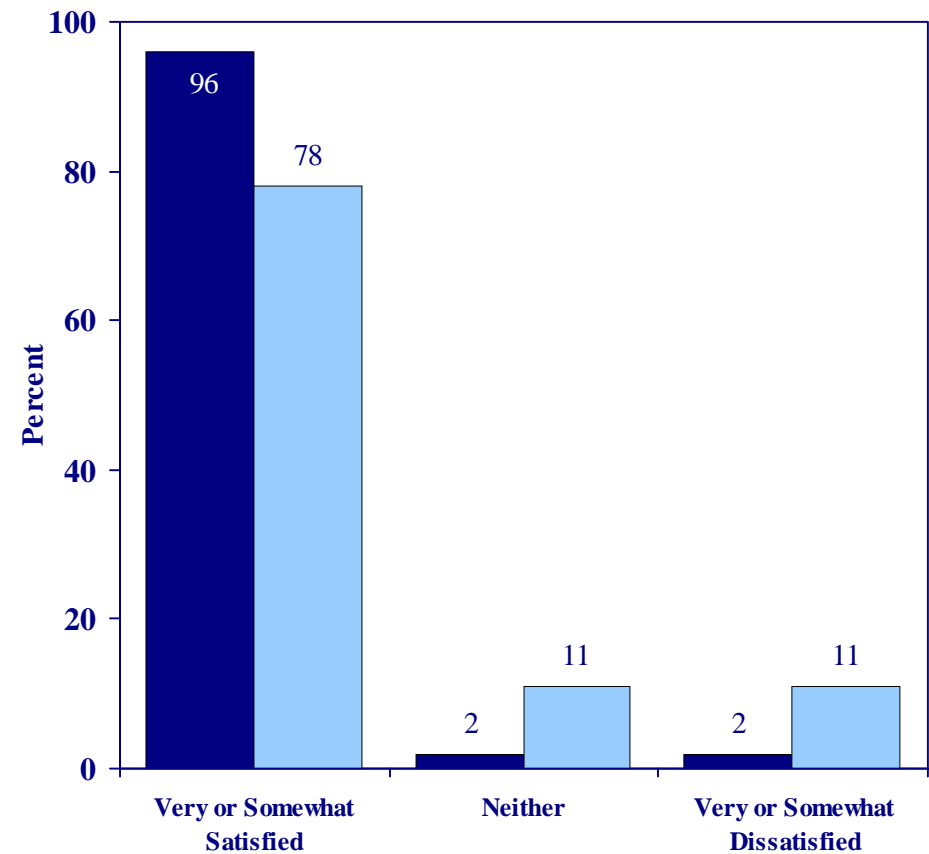
Overall Satisfaction by Realtor's Knowledge about the VA Home Loan Guaranty Program

■ Excellent or Very Good Knowledge (N = 3,323)
■ Fair or Poor Knowledge (N = 862)



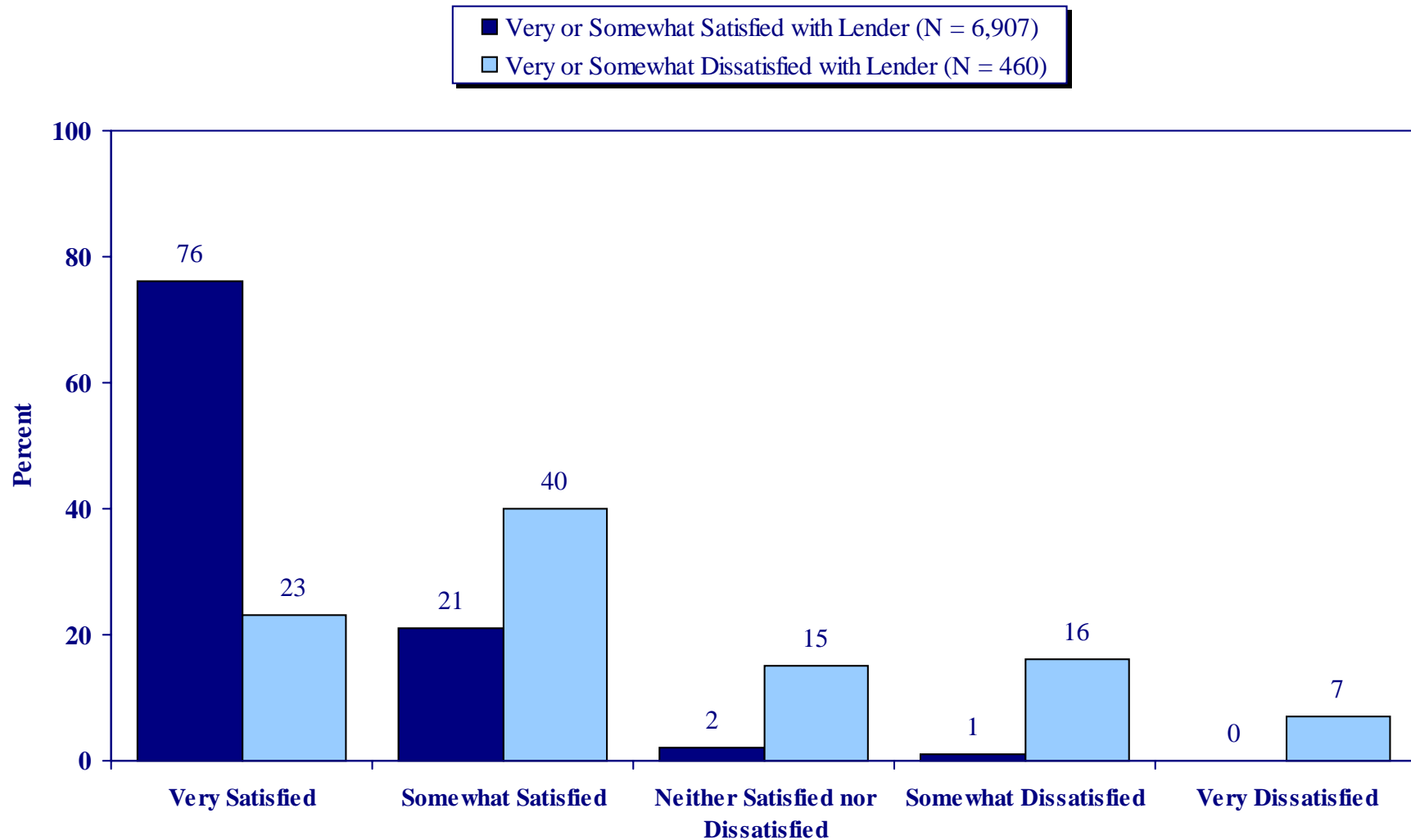
Overall Satisfaction by Realtor's Responsiveness Regarding Inquiries

■ Very or Somewhat Responsive (N = 3,999)
■ Very or Somewhat Unresponsive (N = 284)



Overall Satisfaction with Home Loan Process by Key Experiences

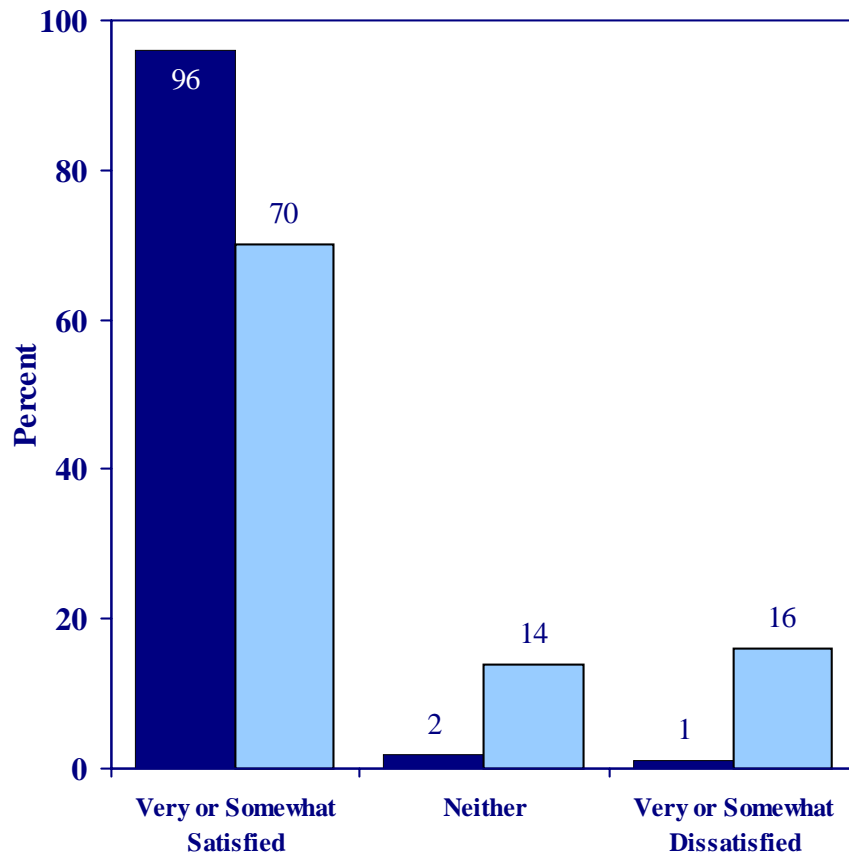
Overall Satisfaction by Satisfaction with Lender



Overall Satisfaction with Home Loan Process by Key Experiences

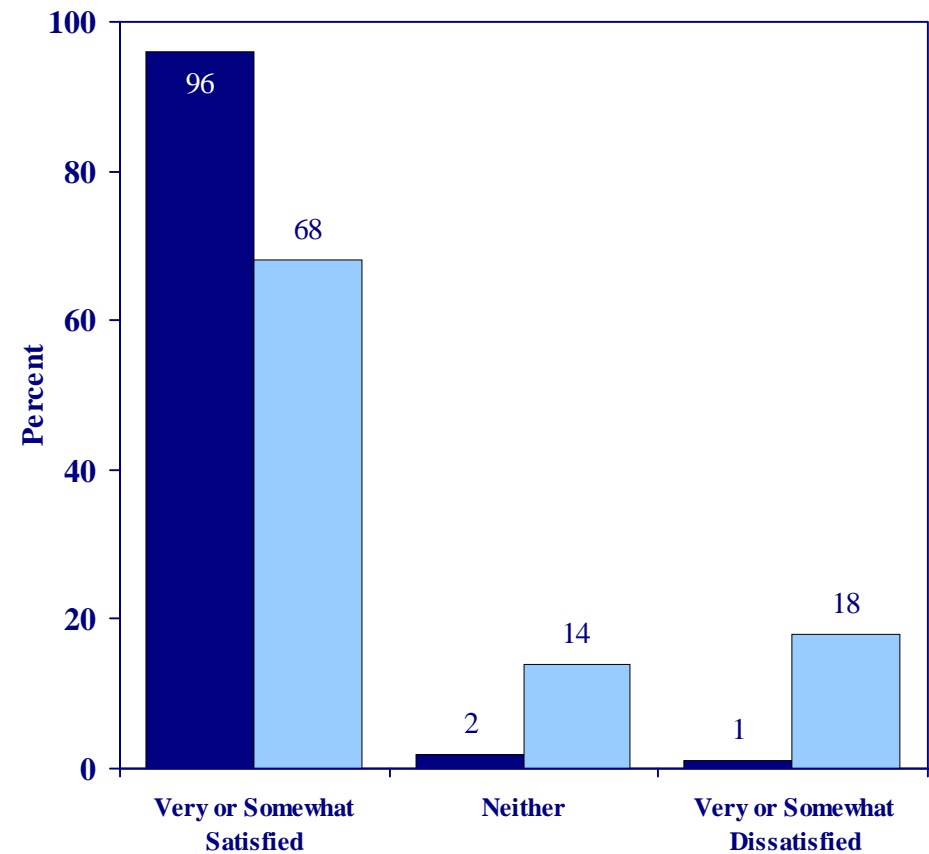
Overall Satisfaction by Lender's Knowledge about the VA Home Loan Guaranty Program

■ Excellent or Very Good Knowledge (N = 6,309)
■ Fair or Poor Knowledge (N = 508)



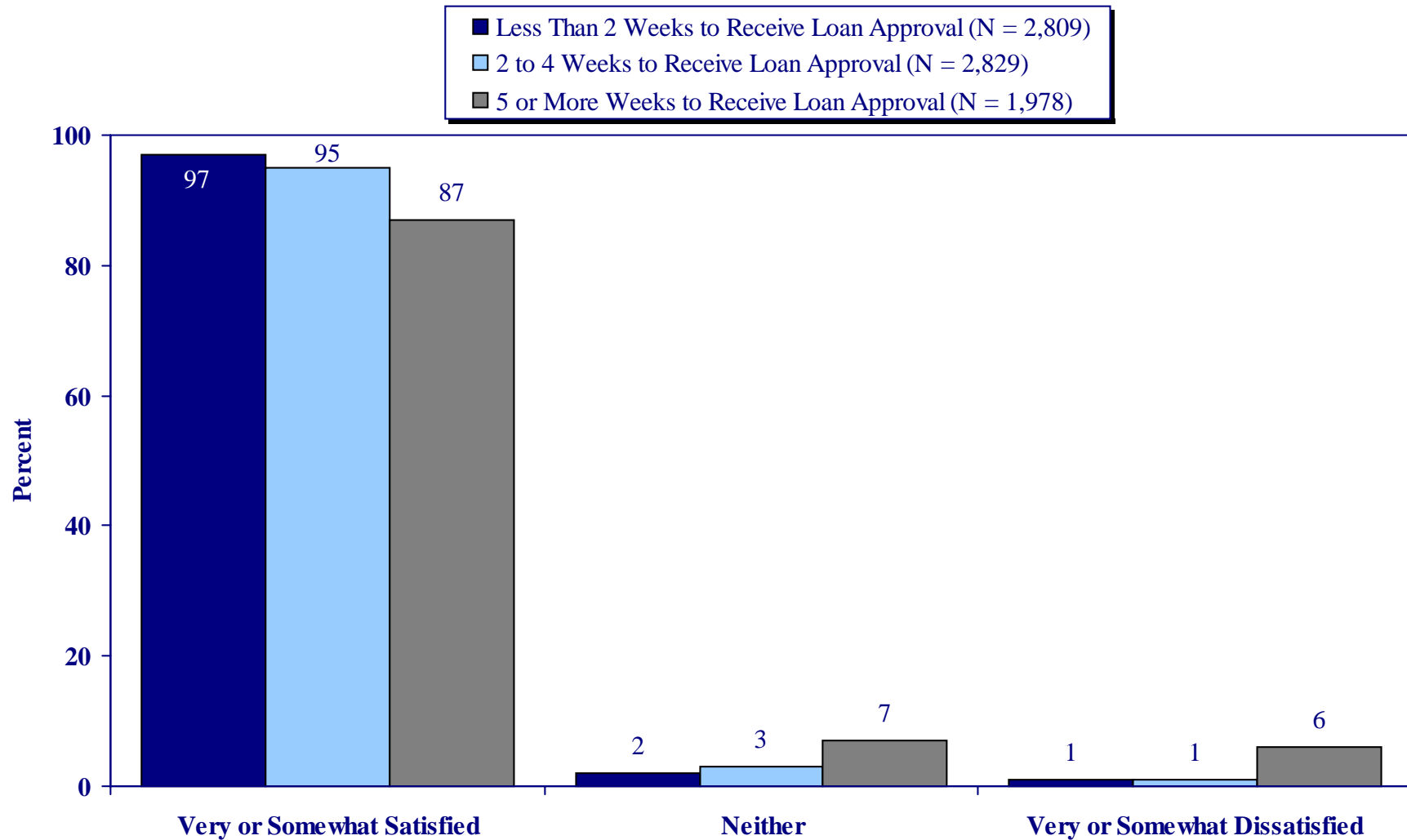
Overall Satisfaction by Lender's Responsiveness Regarding Inquiries

■ Very or Somewhat Responsive (N = 6,410)
■ Very or Somewhat Unresponsive (N = 386)



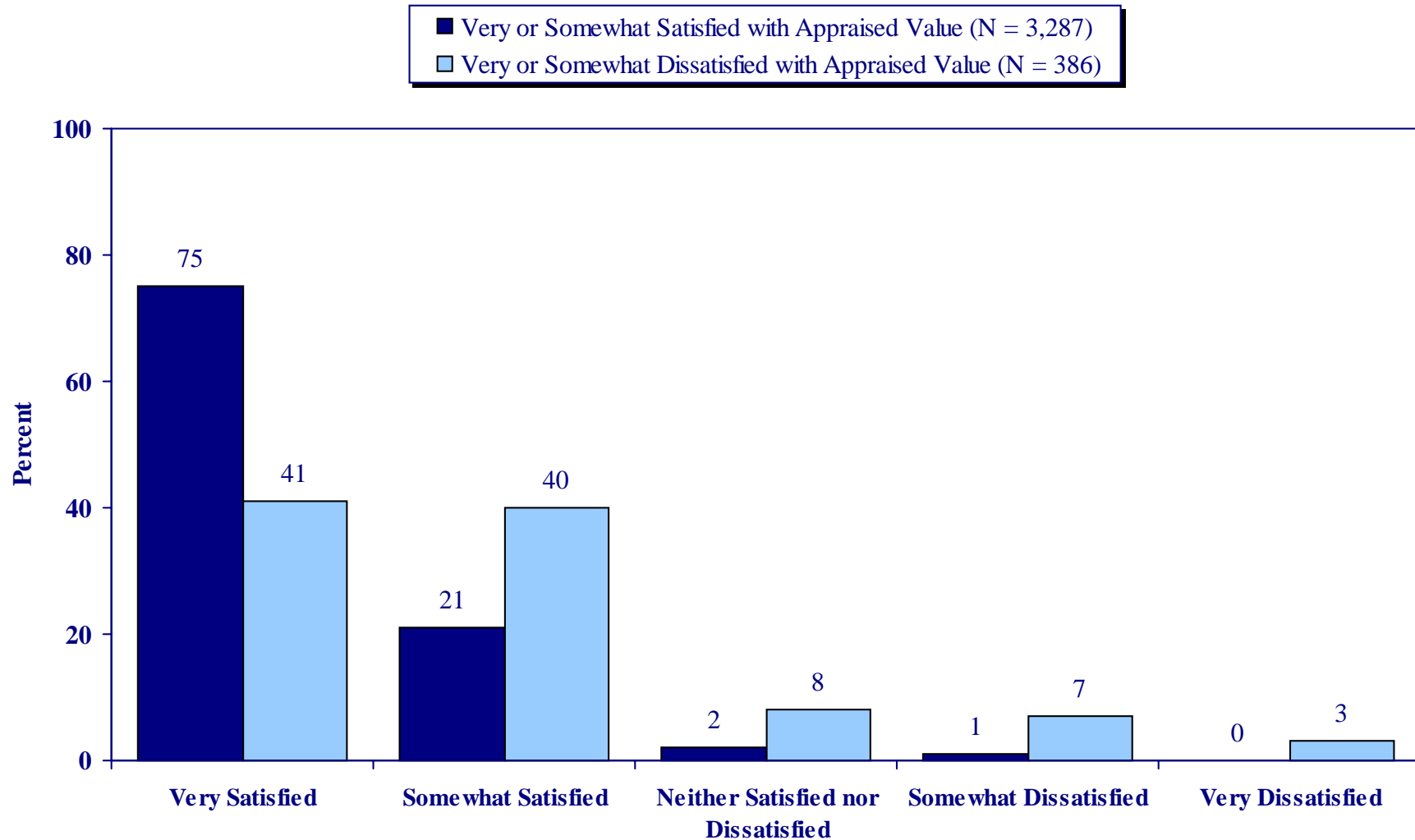
Overall Satisfaction with Home Loan Process by Key Experiences

Overall Satisfaction by Time Taken to Receive Loan Approval



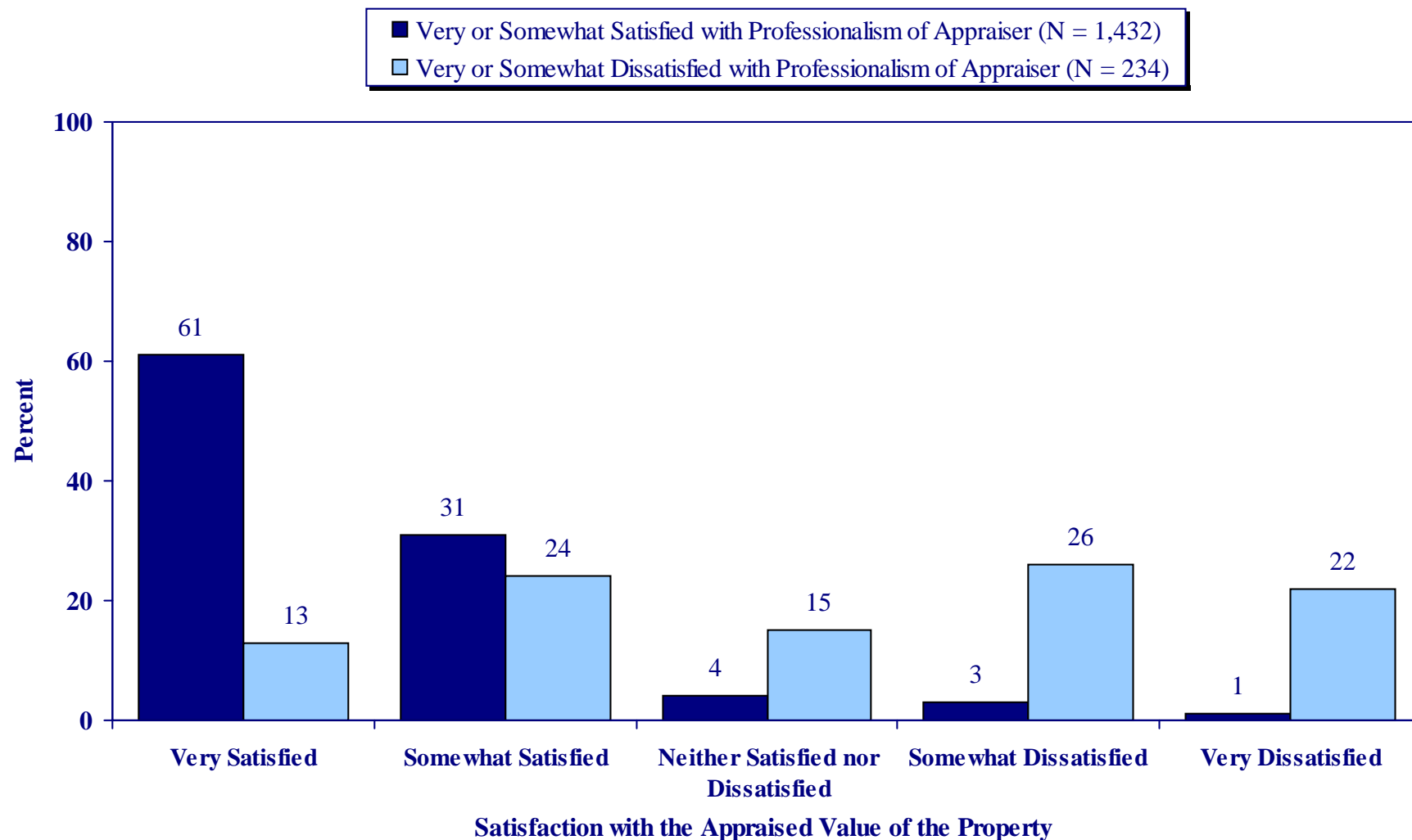
Overall Satisfaction with Home Loan Process by Key Experiences

Overall Satisfaction by Satisfaction with the Appraised Value of the Property



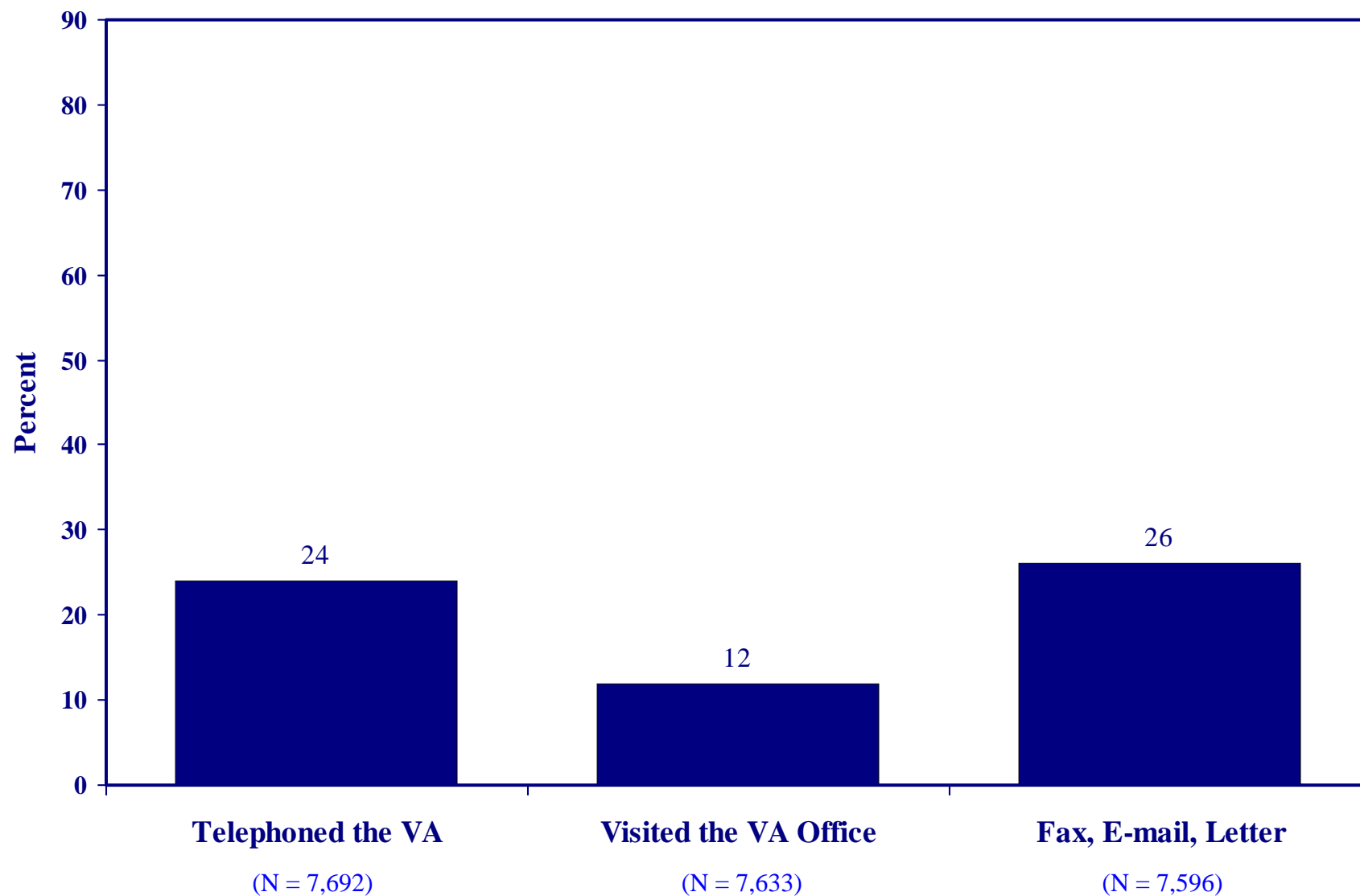
Satisfaction with Appraised Value of Property

Satisfaction with the Appraised Value of the Property by Satisfaction with the Professionalism of the Appraiser

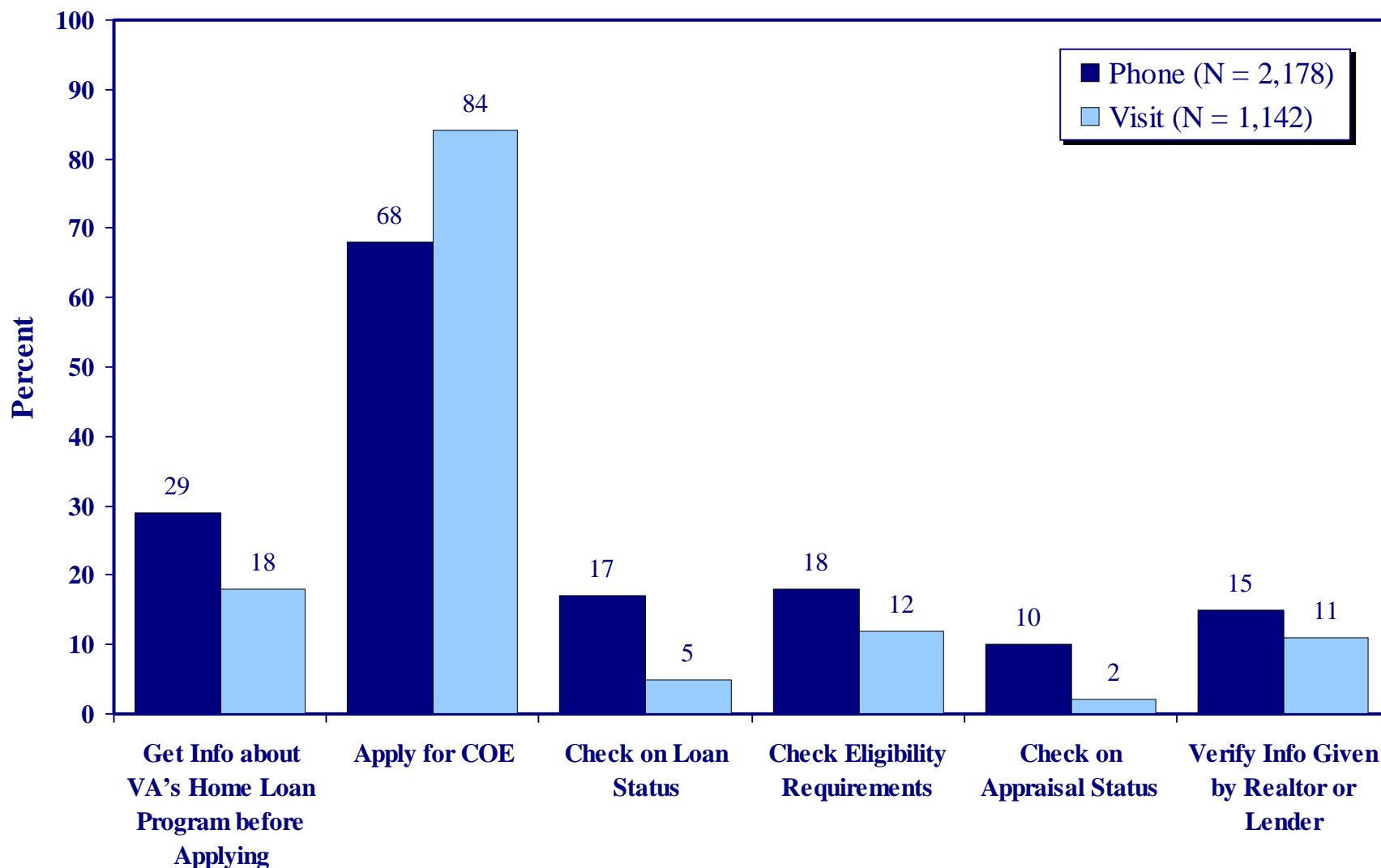


Contact with VA

Contacts with VA

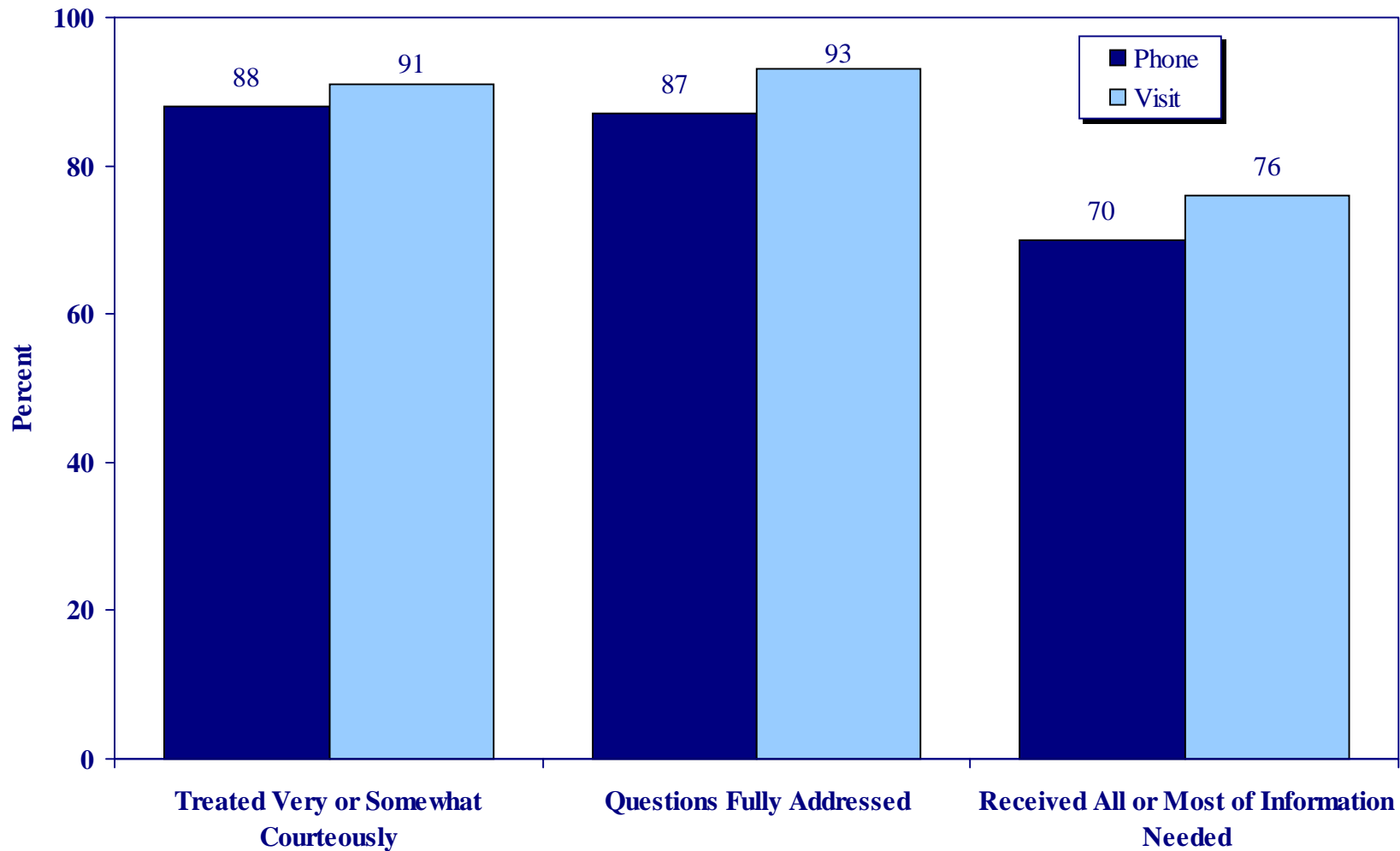


Reason for Contacting VA



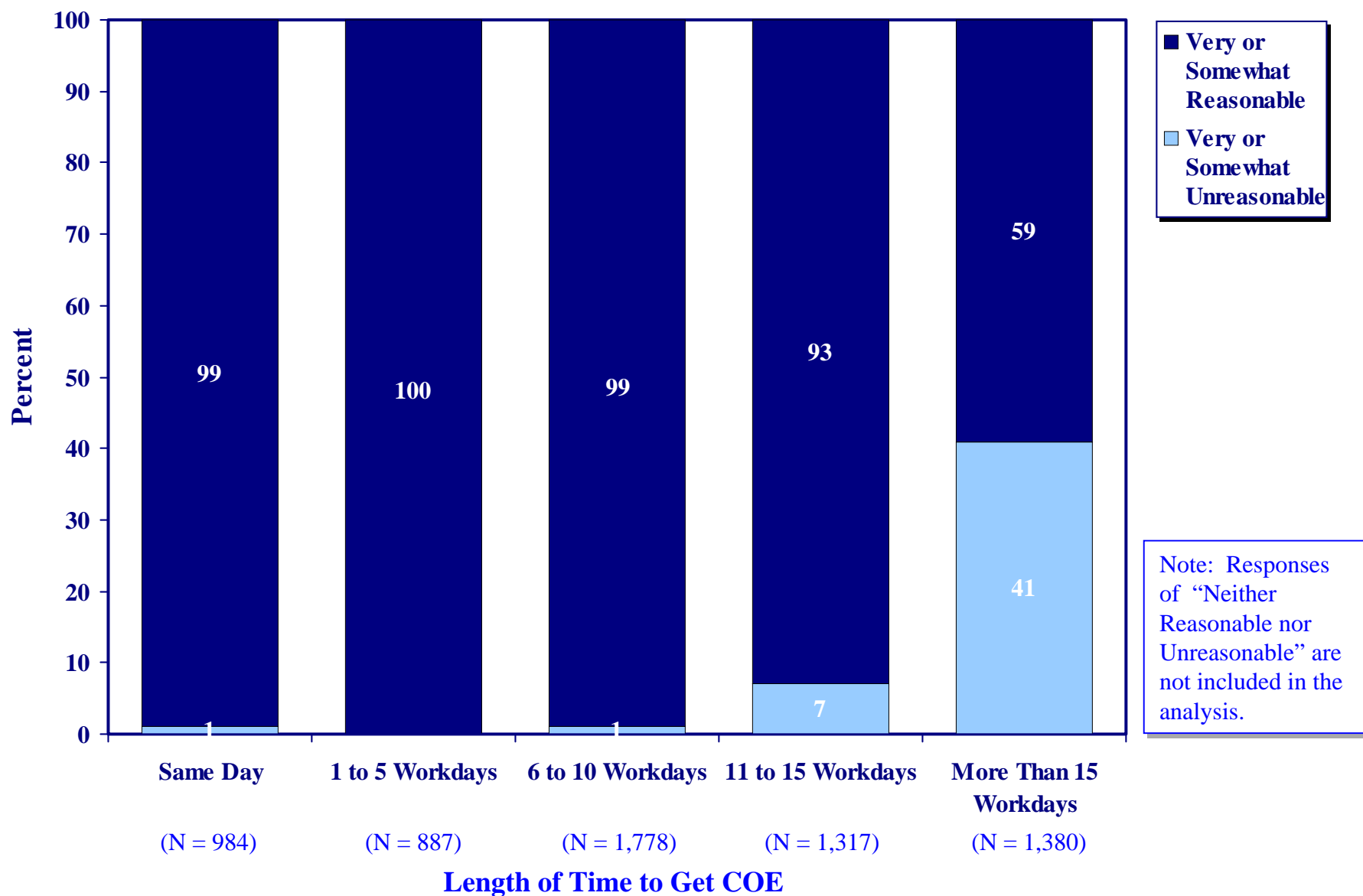
Note: As a respondent could give more than one reason, the percentages do not add to 100.

Selected Satisfaction Issues Regarding Contact with the VA

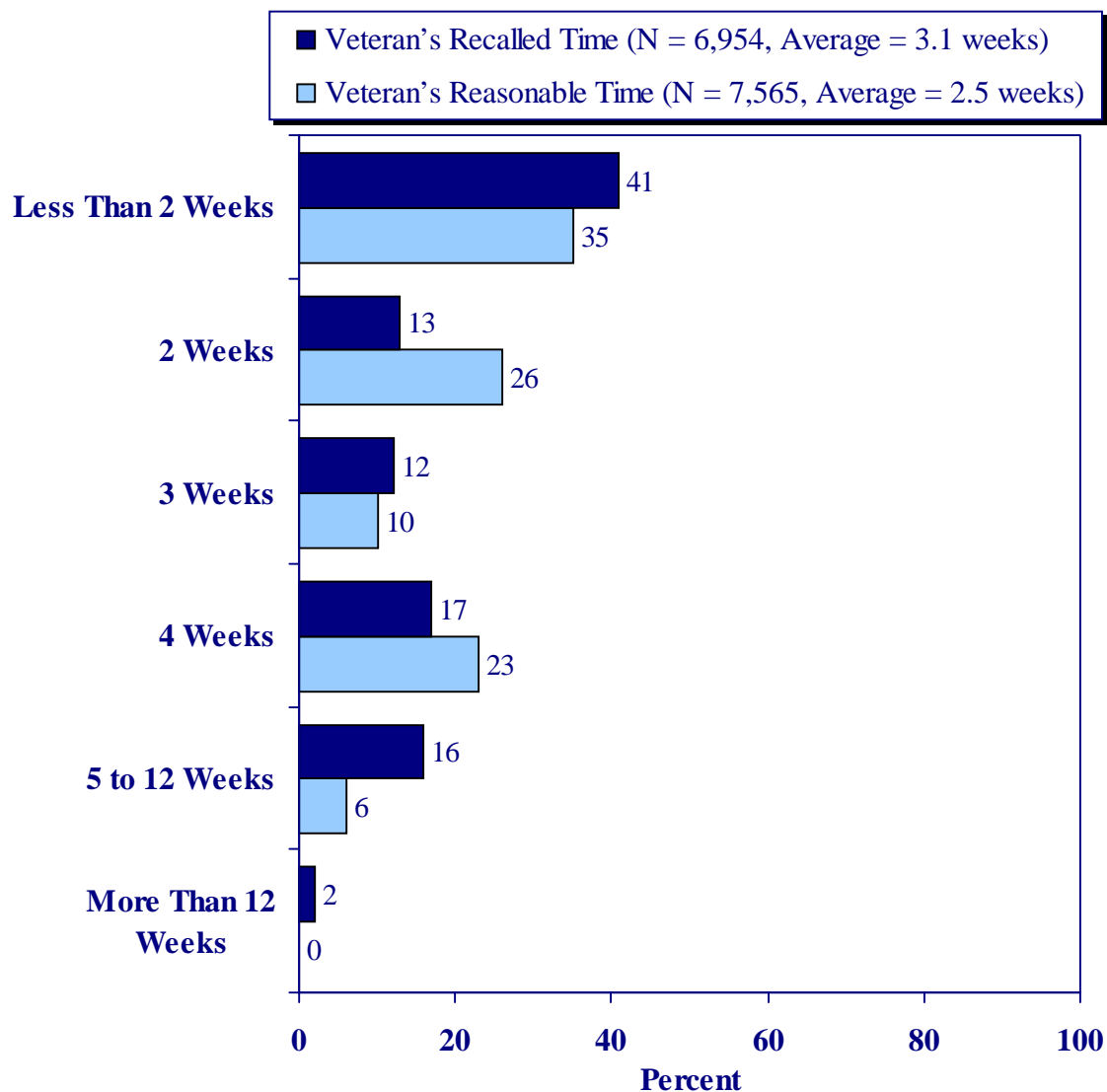


**Timeliness, Responsiveness,
and Knowledge**

Reasonableness of Time to Get Certificate of Eligibility (COE)

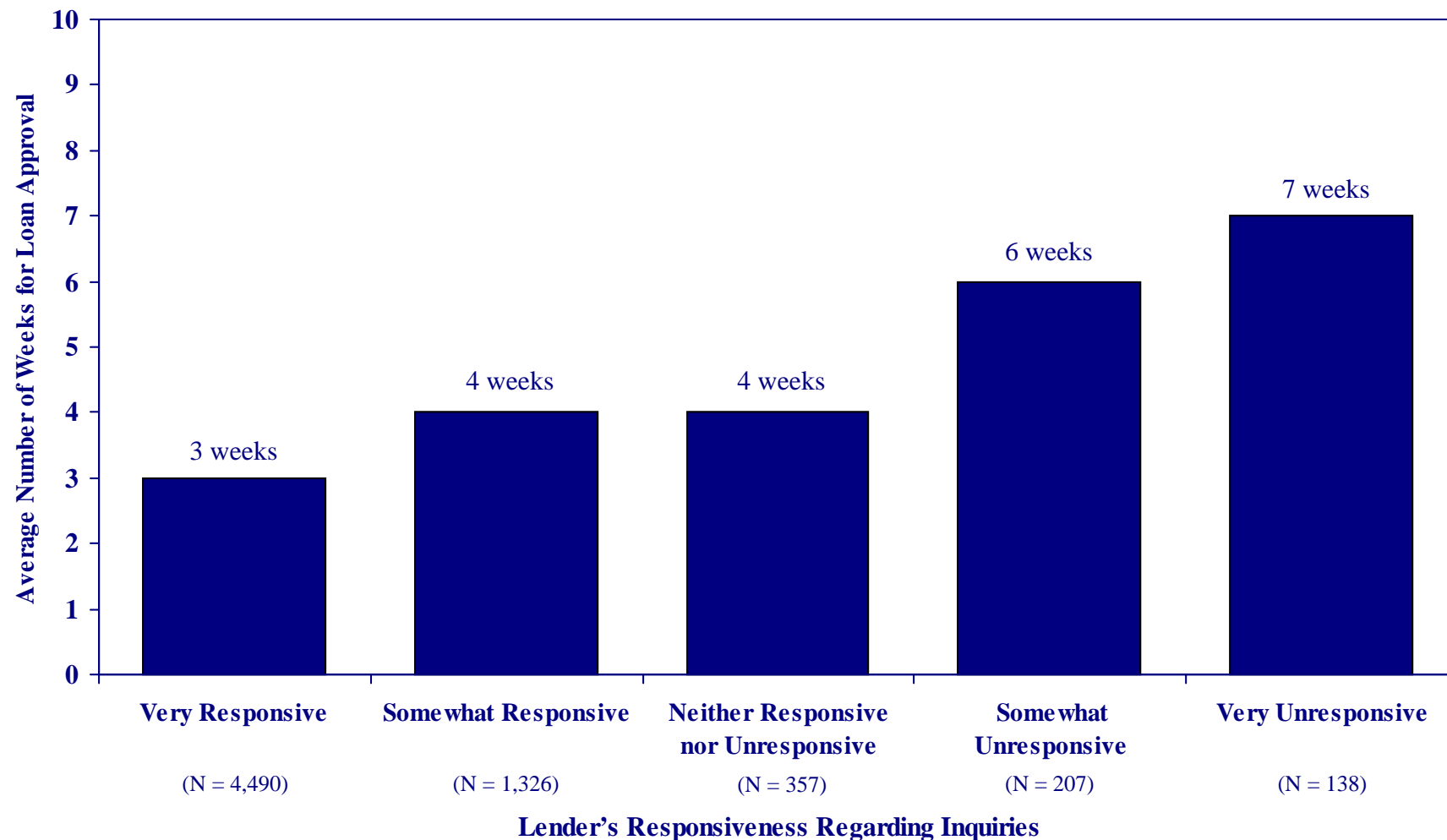


Time Taken to Get Loan Approval



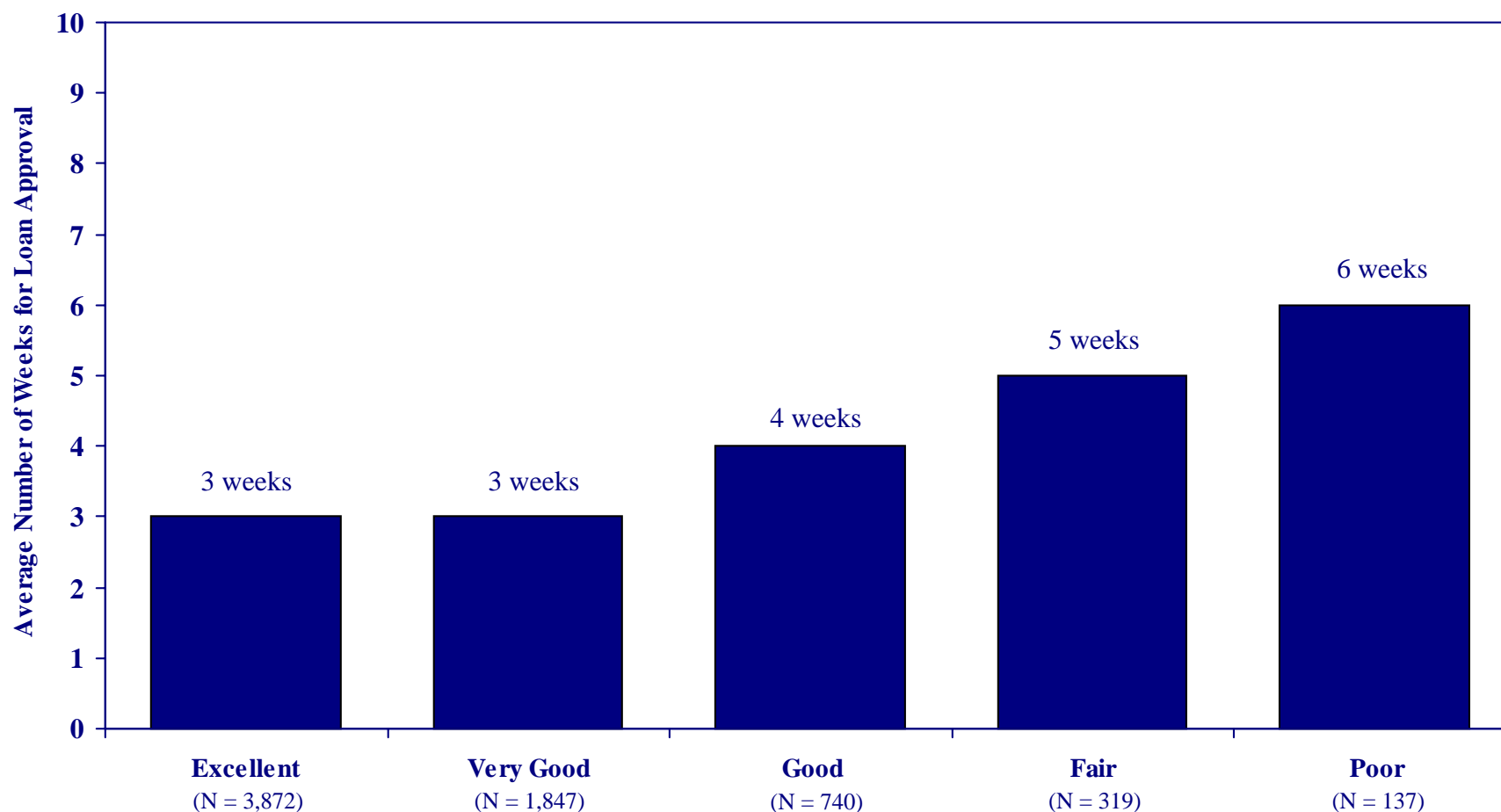
Lender's Responsiveness by Time for Loan Approval

Lender's Responsiveness Regarding Inquiries by
Average Number of Weeks For Loan Approval



Lender's Knowledge by Time for Loan Approval

**Lender's Knowledge of VA Home Loan Guaranty Program
by Average Number of Weeks For Loan Approval**

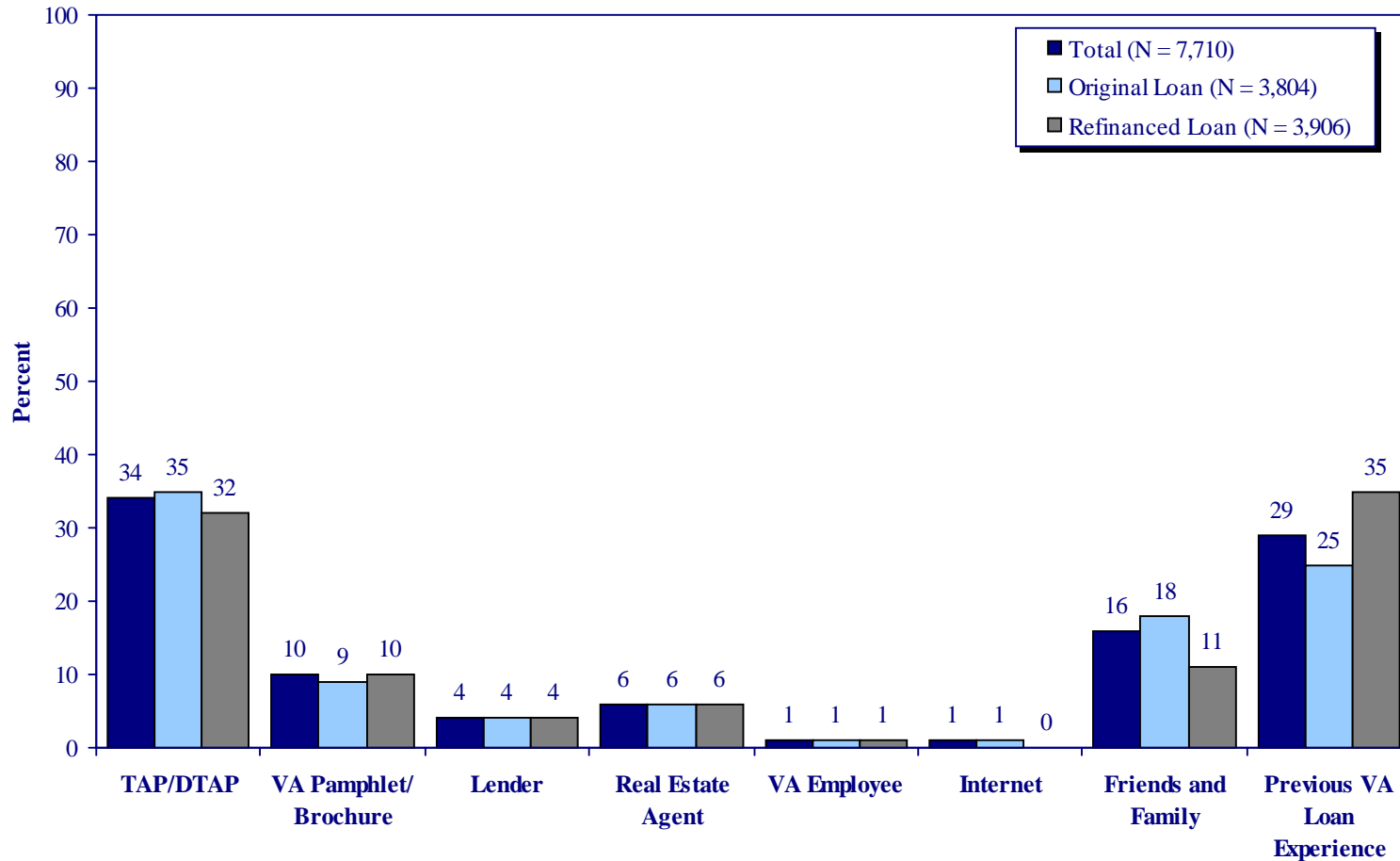


Lender's Knowledge of VA Home Loan Guaranty Program

Appendix A: Frequency of Responses

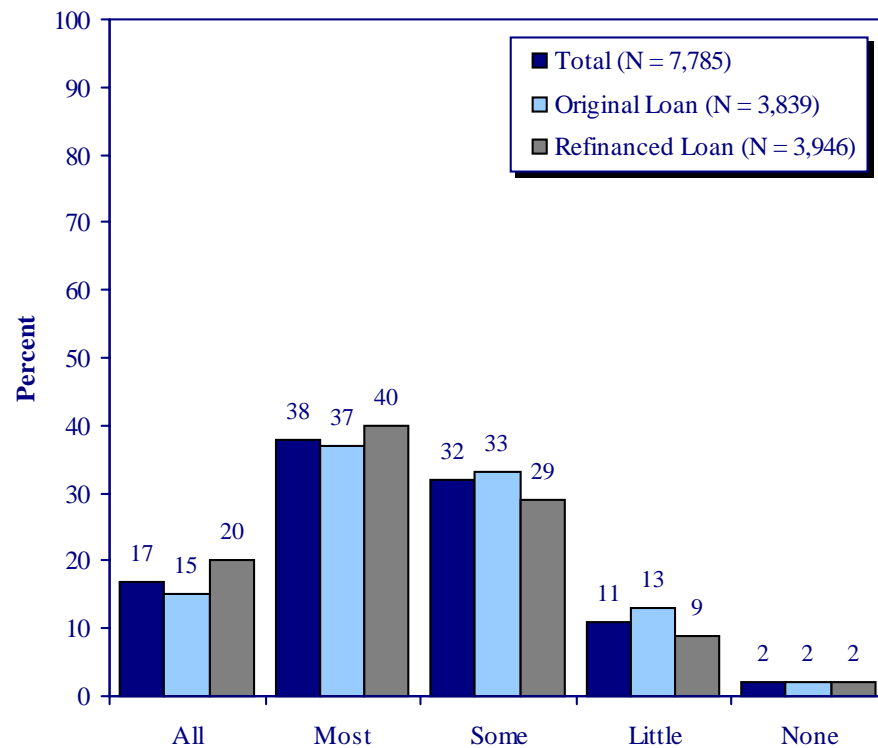
Frequency of Responses – Background

Q1. How did you FIRST learn about the VA home loan guaranty program?

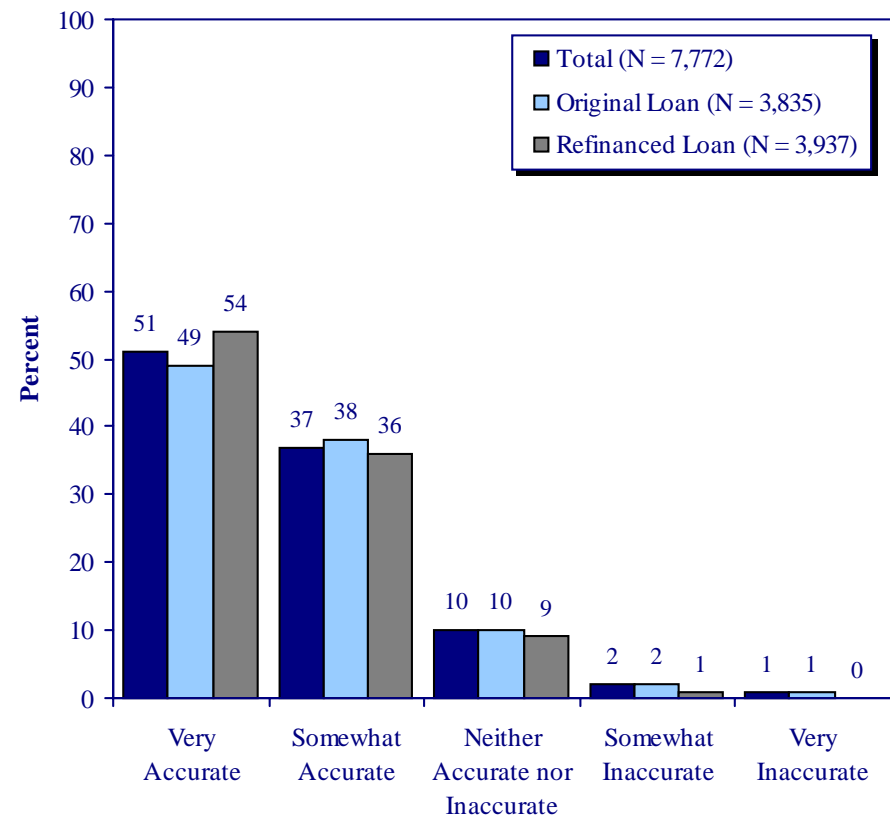


Frequency of Responses – Background

**Q2. Looking back, how much of what you
NEEDED TO KNOW did you get from this
source?**

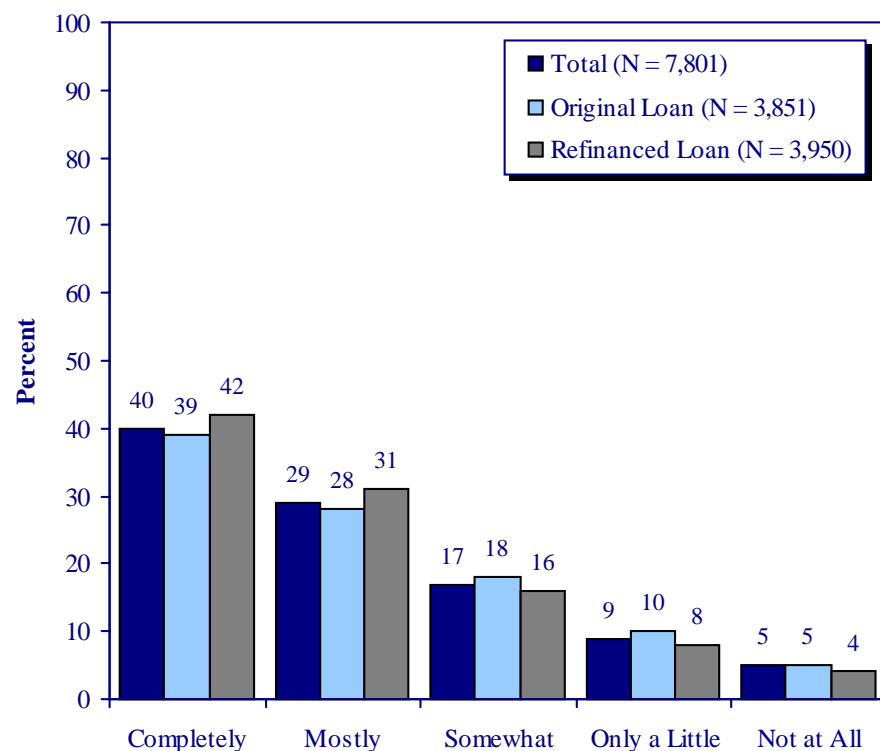


**Q3. How accurate was the information you
received?**

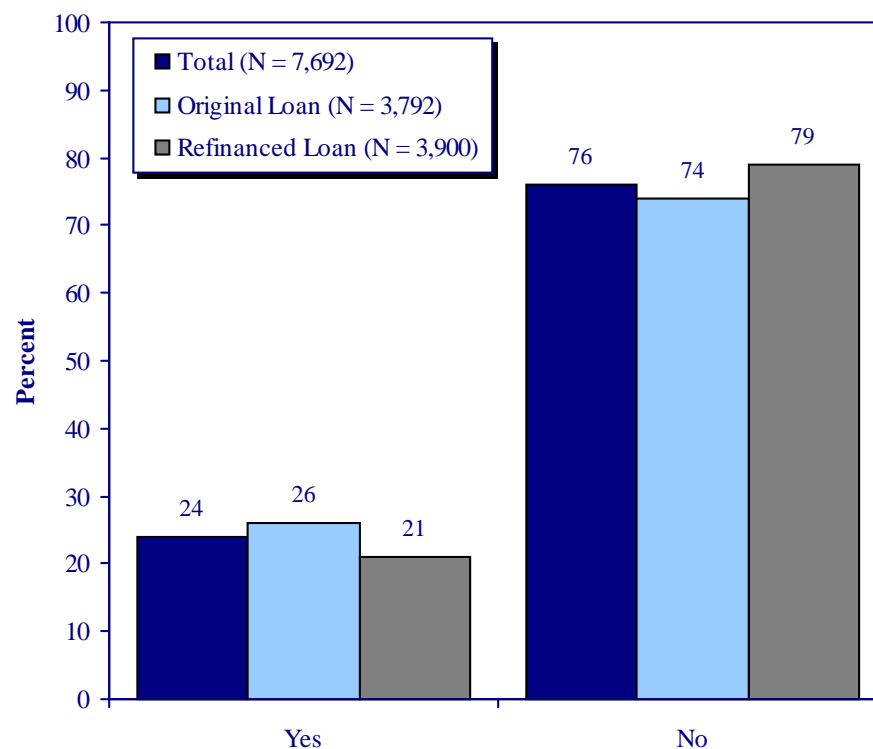


Frequency of Responses – Background and Phone Contact

Q4. At the beginning of the home buying process, how completely did you understand the dollar amount of the loan the VA would guarantee?

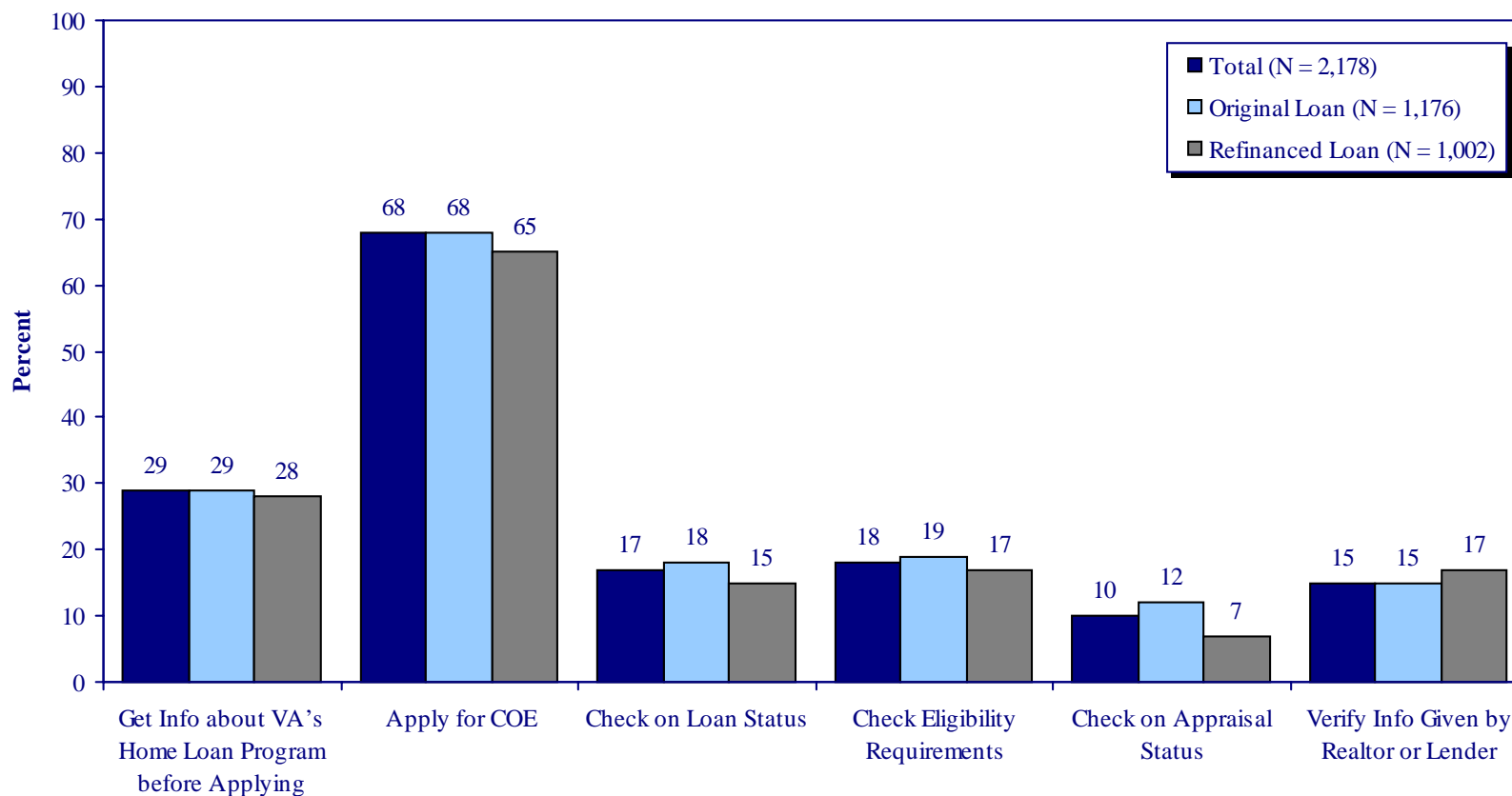


Q5. Did you ever try to reach the VA using the toll-free number during the home buying/refinancing process?



Frequency of Responses – Phone Contact

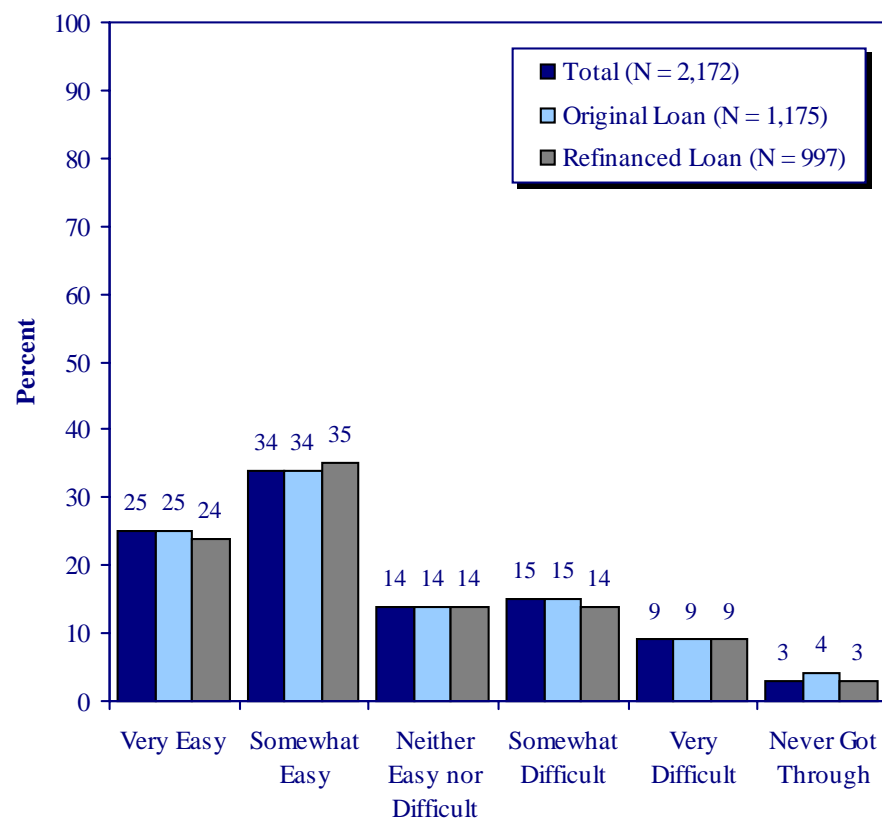
Q6. Why did you call VA? (Mark all that apply.)



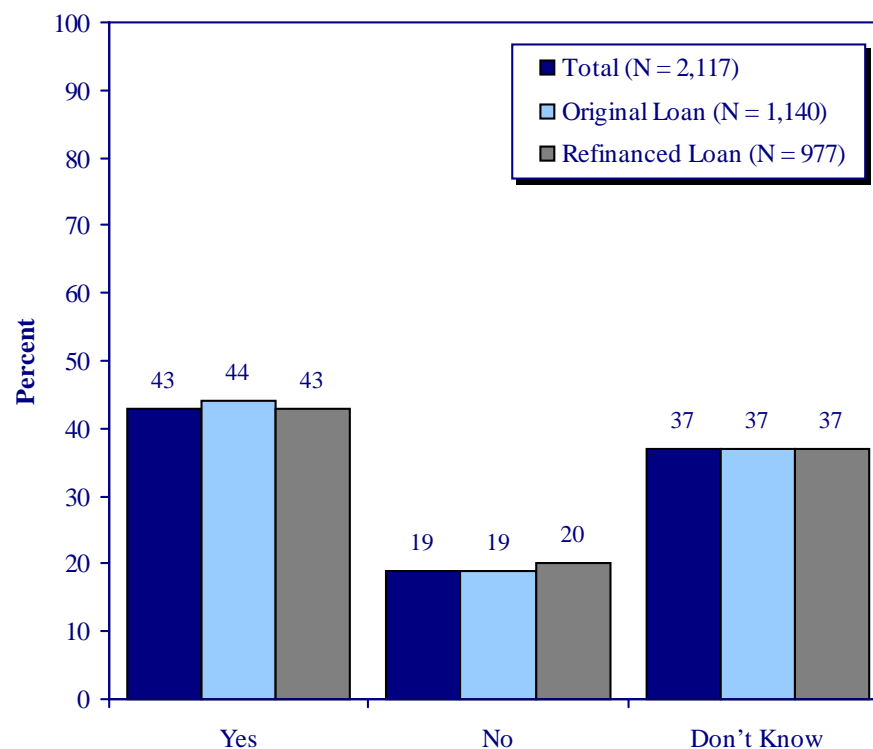
Note: As a respondent could give more than one reason, the percentages do not add to 100.

Frequency of Responses – Phone Contact

Q7. How easy was it to get through to VA on the phone?

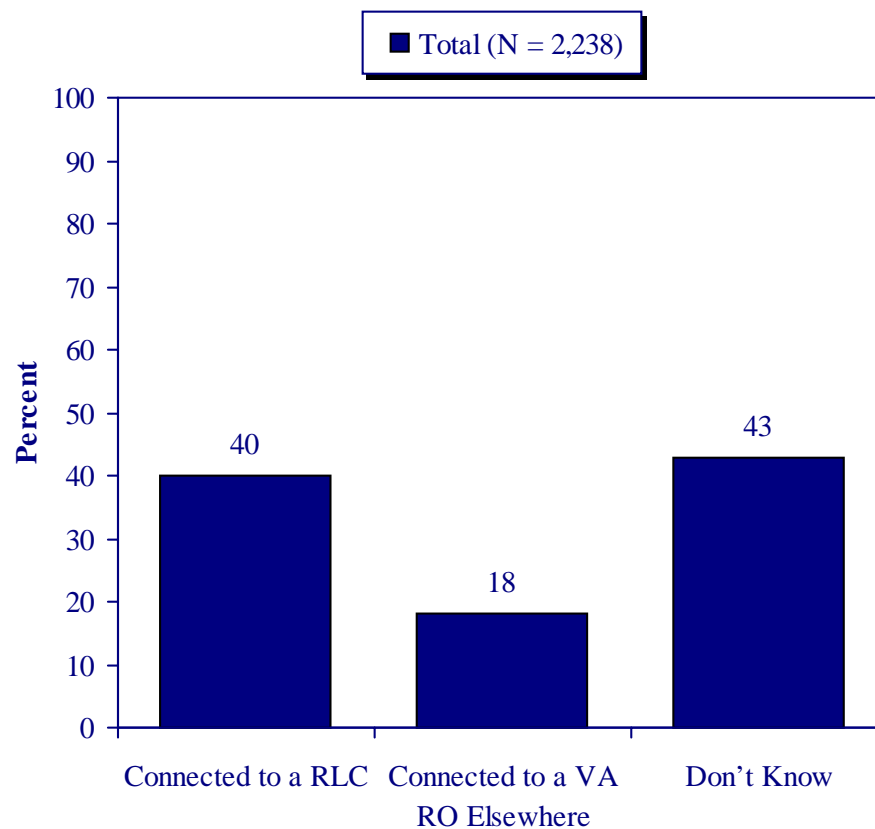


Q8. When you called the toll-free number, were you connected directly to a VA Regional Loan Center?



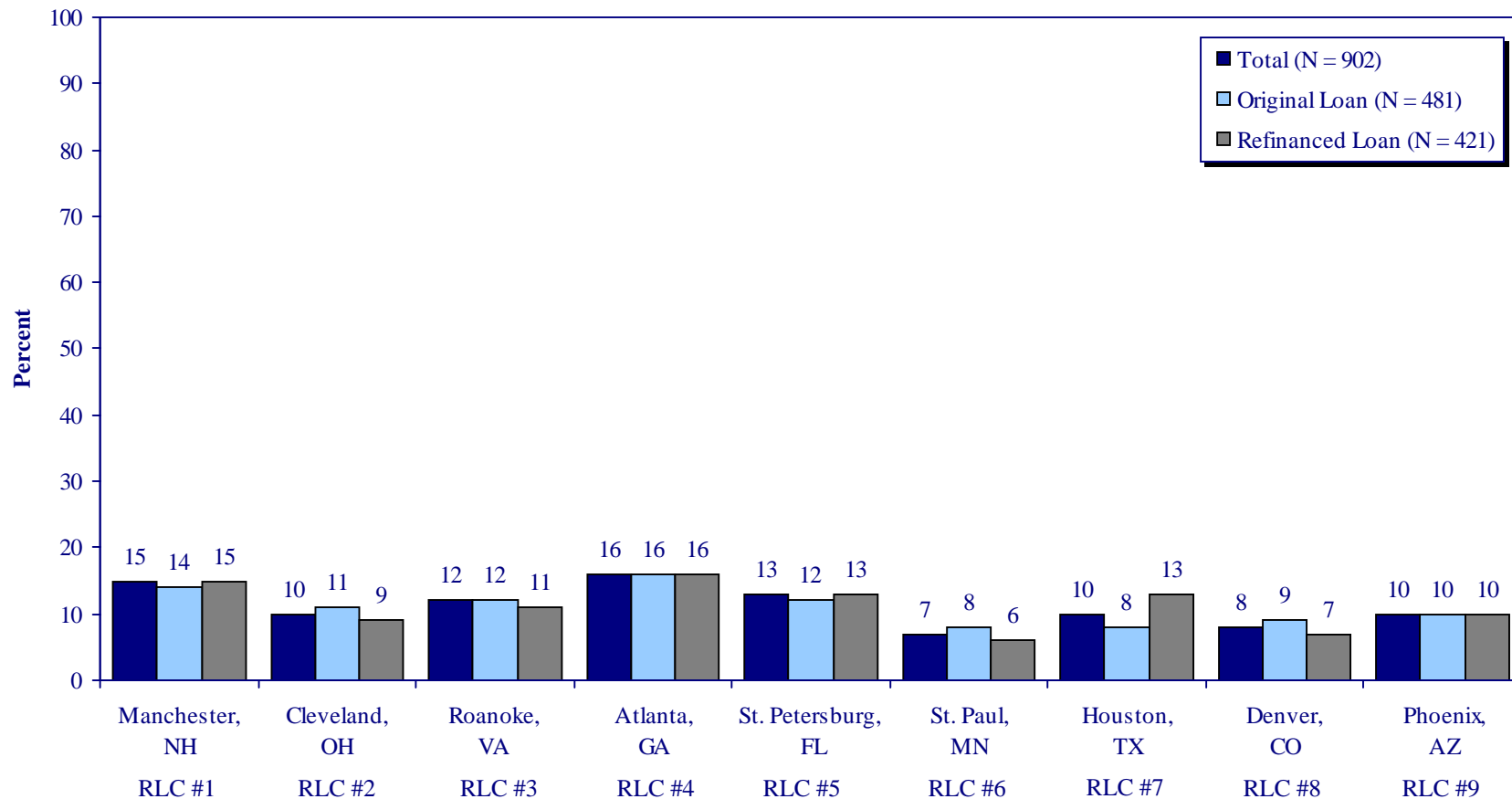
Frequency of Responses – Phone Contact

Q9a. Which, if any, of the following VA Regional Loan Centers were you connected with?



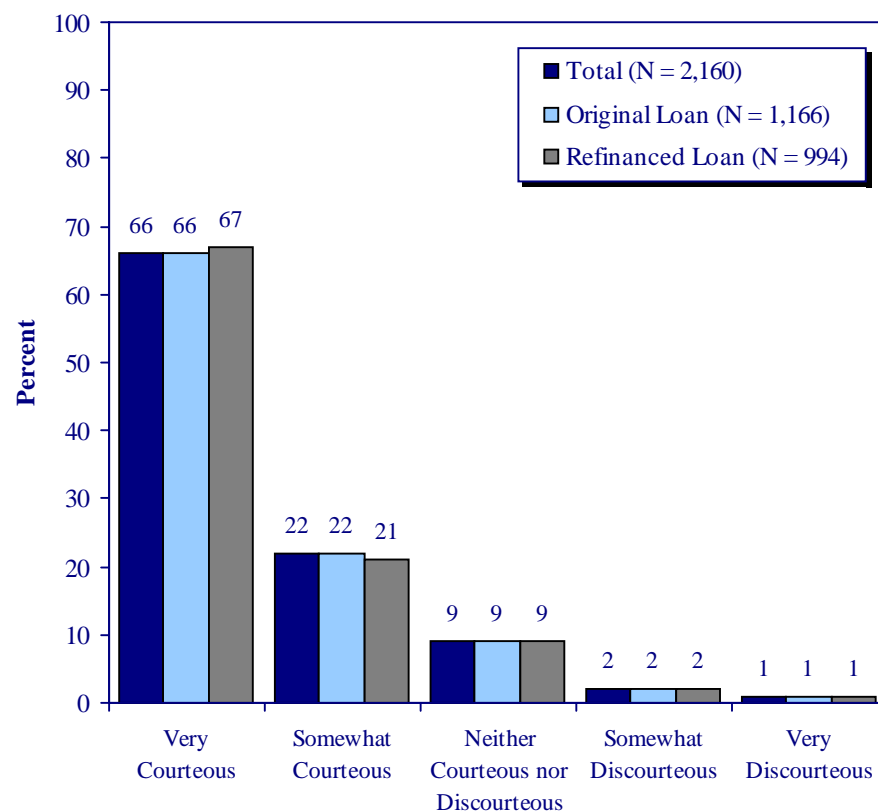
Frequency of Responses – Phone Contact

Q9b. Which, if any, of the following VA Regional Loan Centers were you connected with?

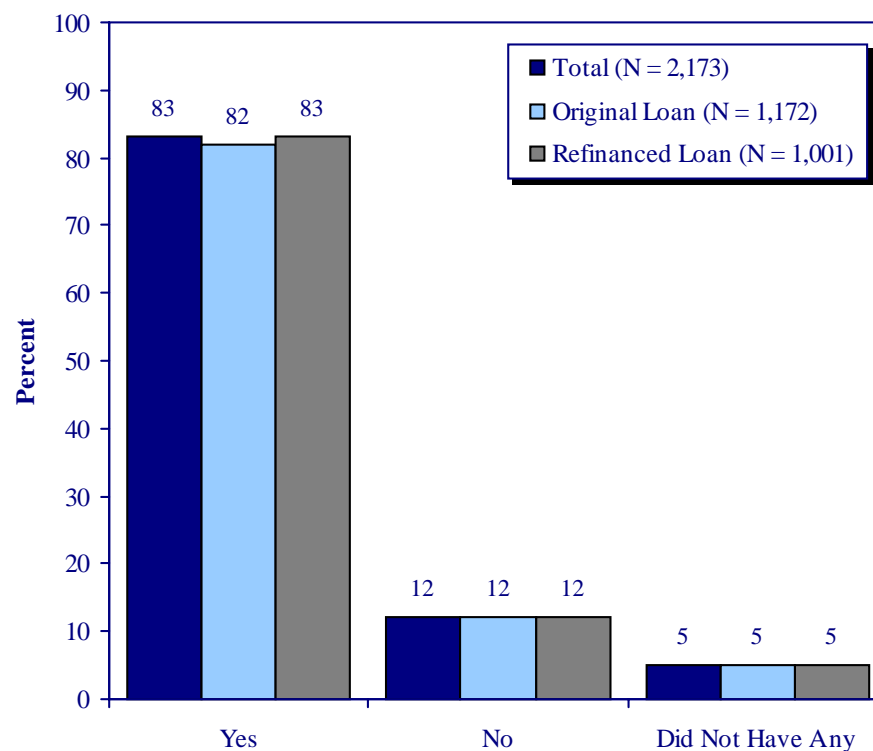


Frequency of Responses – Phone Contact

Q10. How courteous were VA employees you spoke to on the telephone?

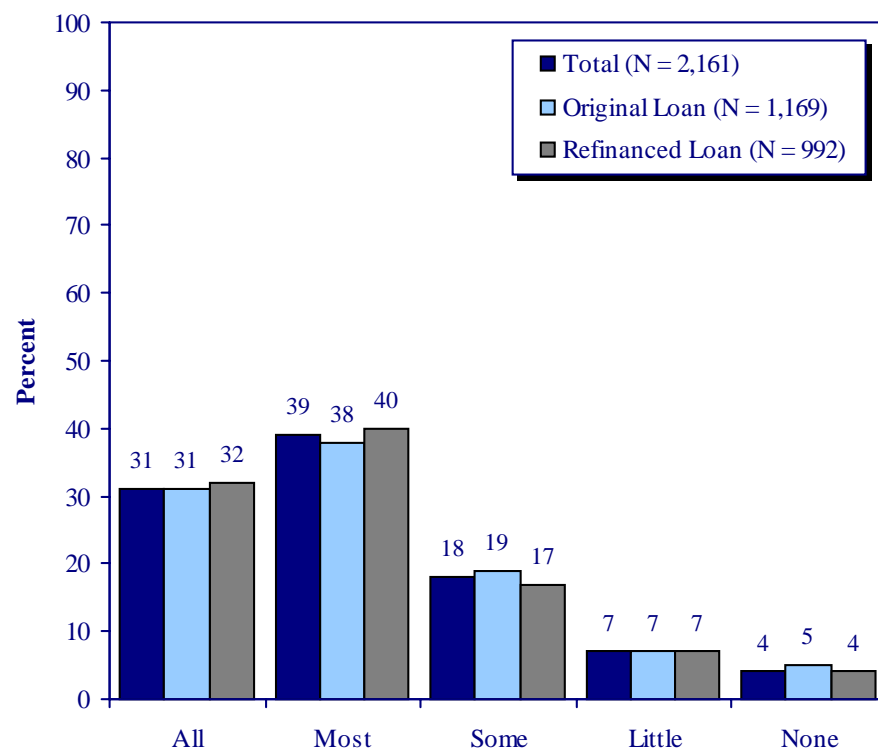


Q11. Did VA employees fully address all your questions, concerns, or complaints?

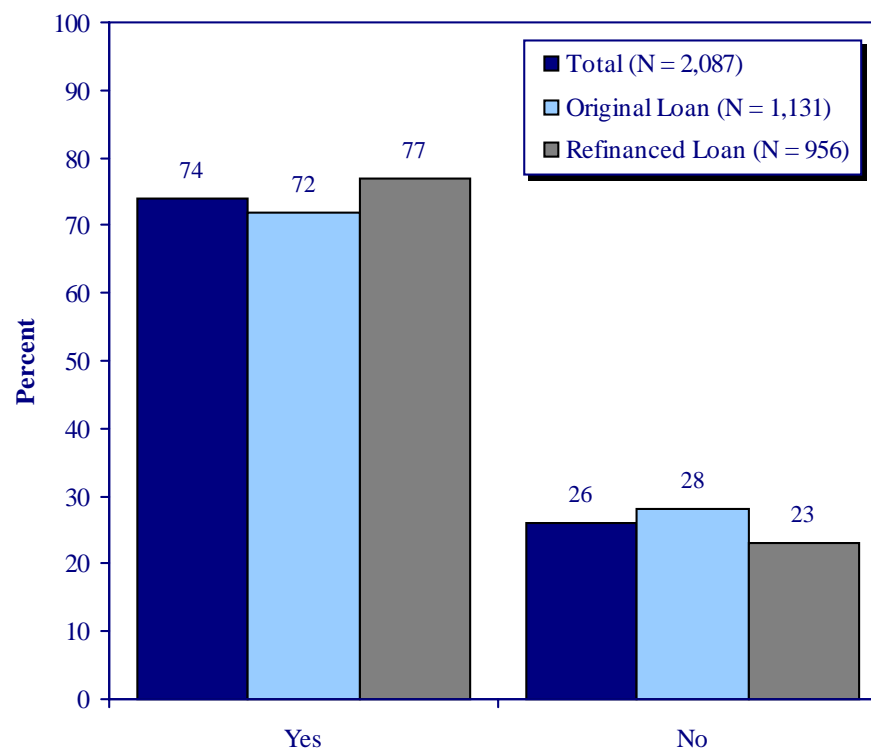


Frequency of Responses – Phone Contact

Q12. In general, how much of what you NEEDED TO KNOW did you get from your telephone contact with the VA toll-free number?

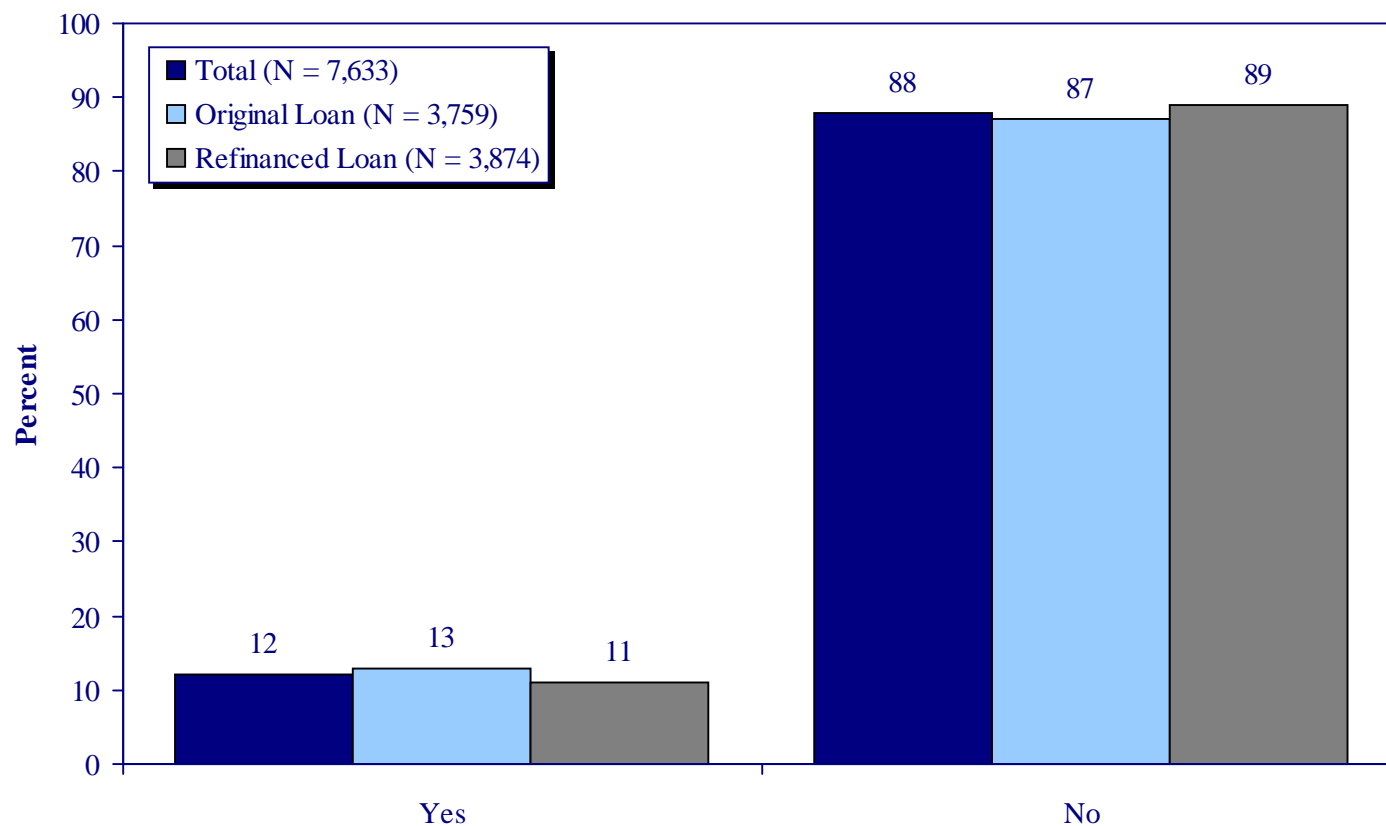


Q13. Were you able to get information about your particular loan?



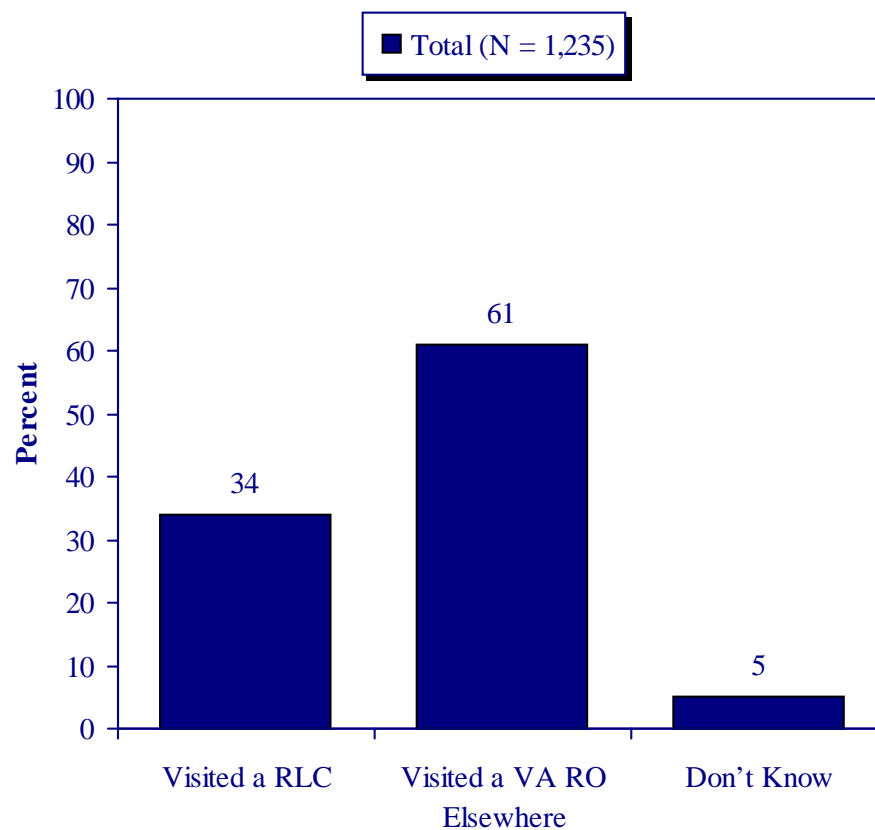
Frequency of Responses – Visiting a VA Center or Office

Q14. Did you ever visit a VA Regional Loan Center or Regional Office during the home buying/refinancing process?



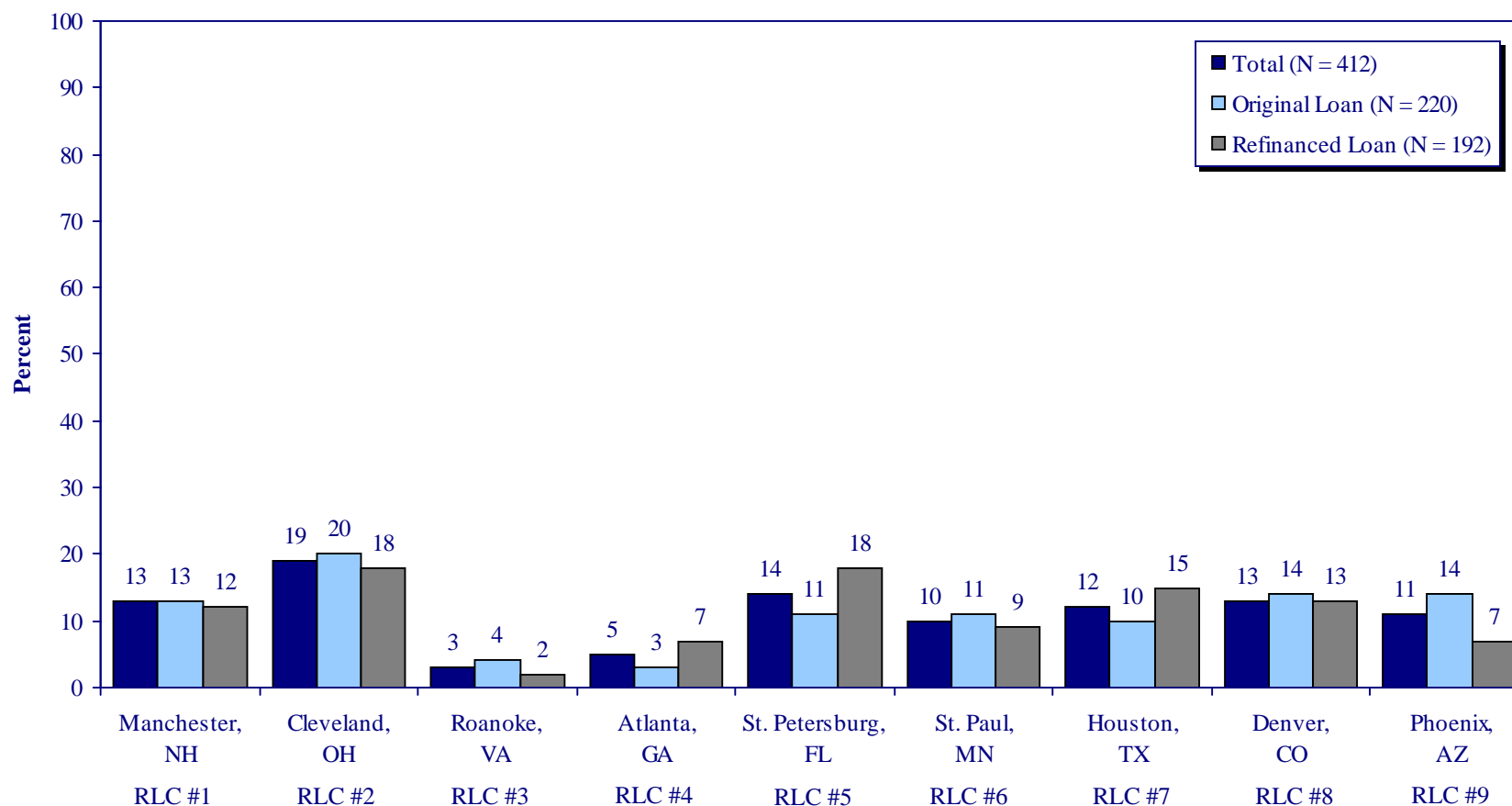
Frequency of Responses – Visiting a VA Center or Office

Q15a. Which, if any, of the following VA Regional Loan Centers did you visit?



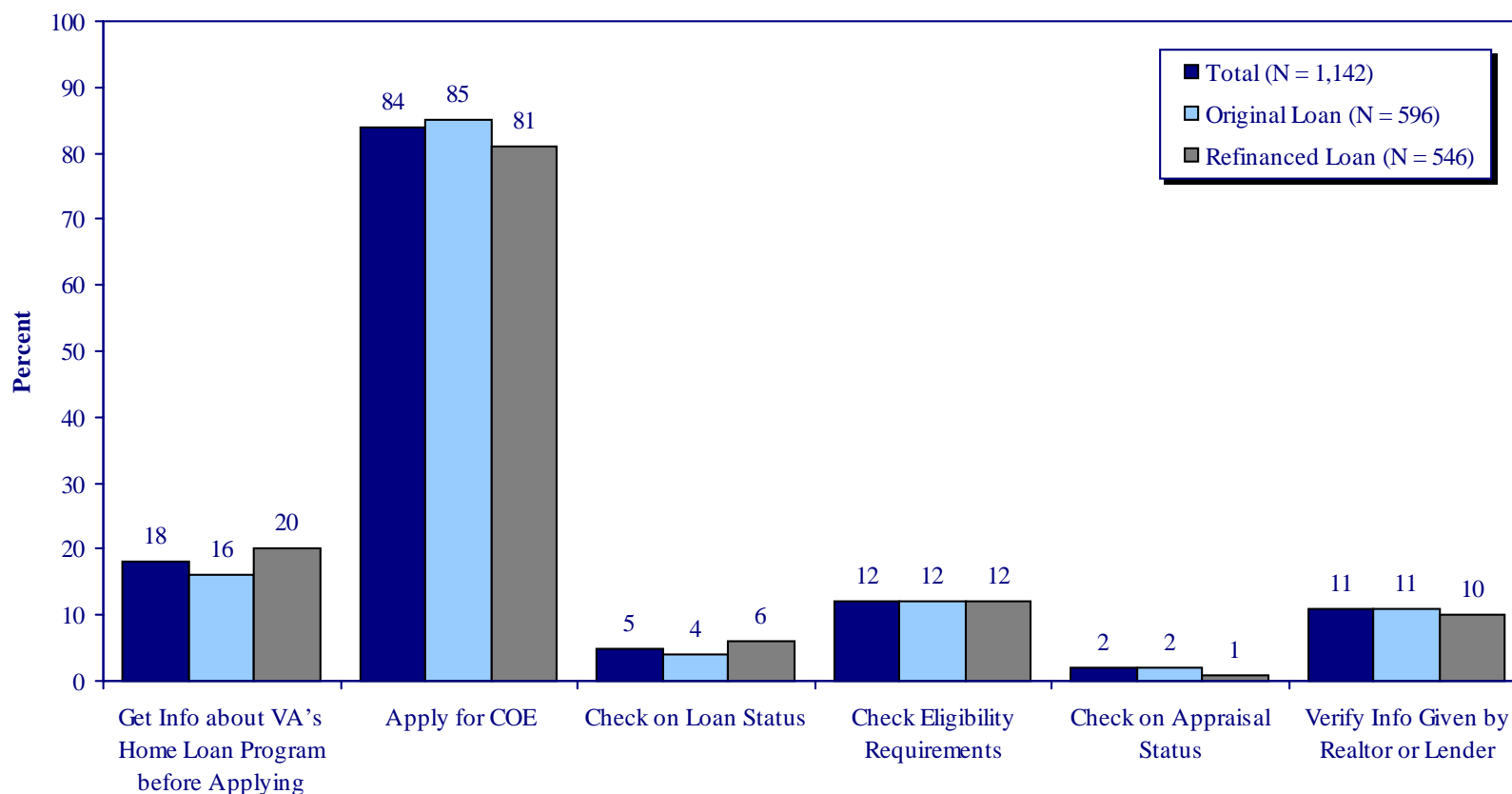
Frequency of Responses – Visiting a VA Center or Office

Q15b. Which, if any, of the following VA Regional Loan Centers did you visit?



Frequency of Responses – Visiting a VA Center or Office

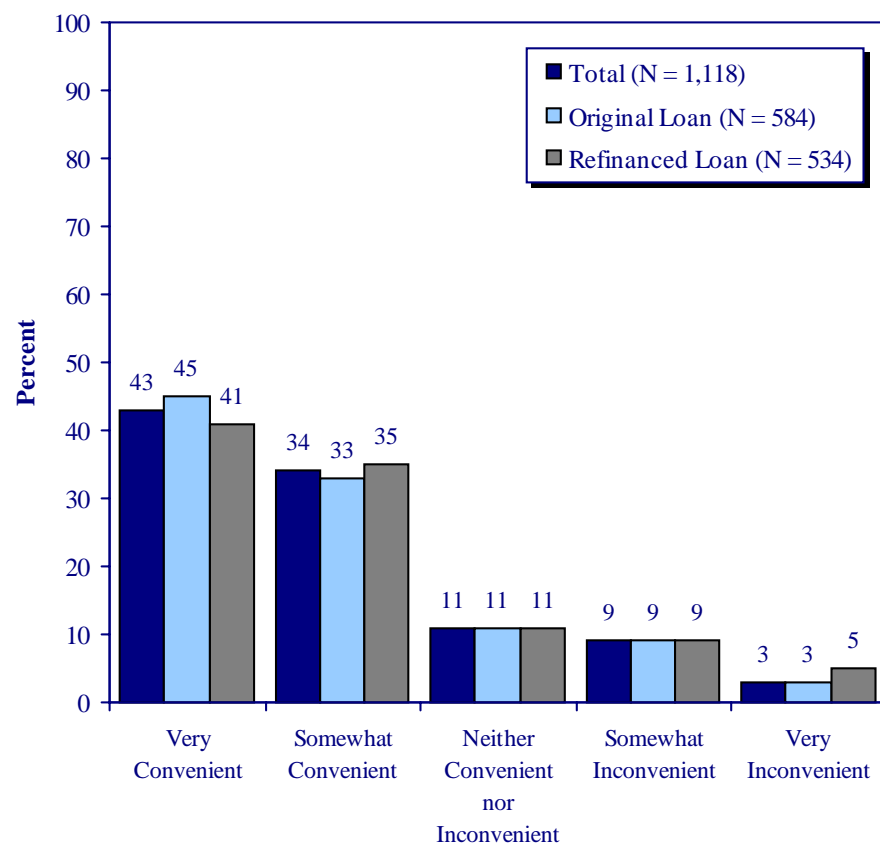
Q16. Why did you visit a VA Regional Loan Center or Regional Office? (Mark all that apply.)



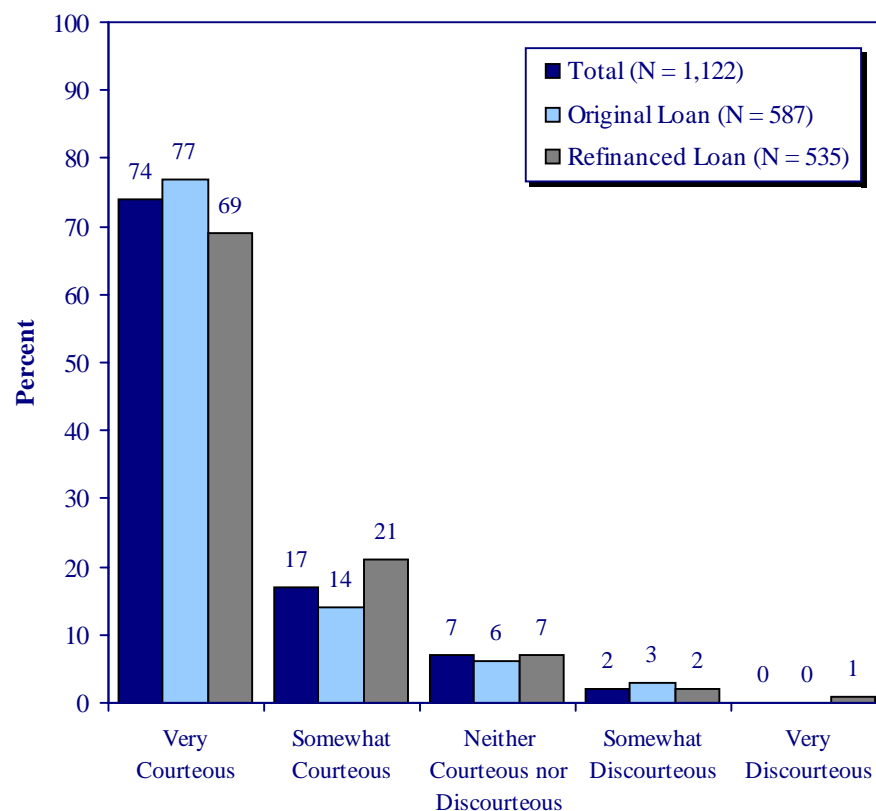
Note: As a respondent could give more than one reason, the percentages do not add to 100.

Frequency of Responses – Visiting a VA Center or Office

Q17. How convenient was the location of the VA Regional Loan Center or Regional Office?

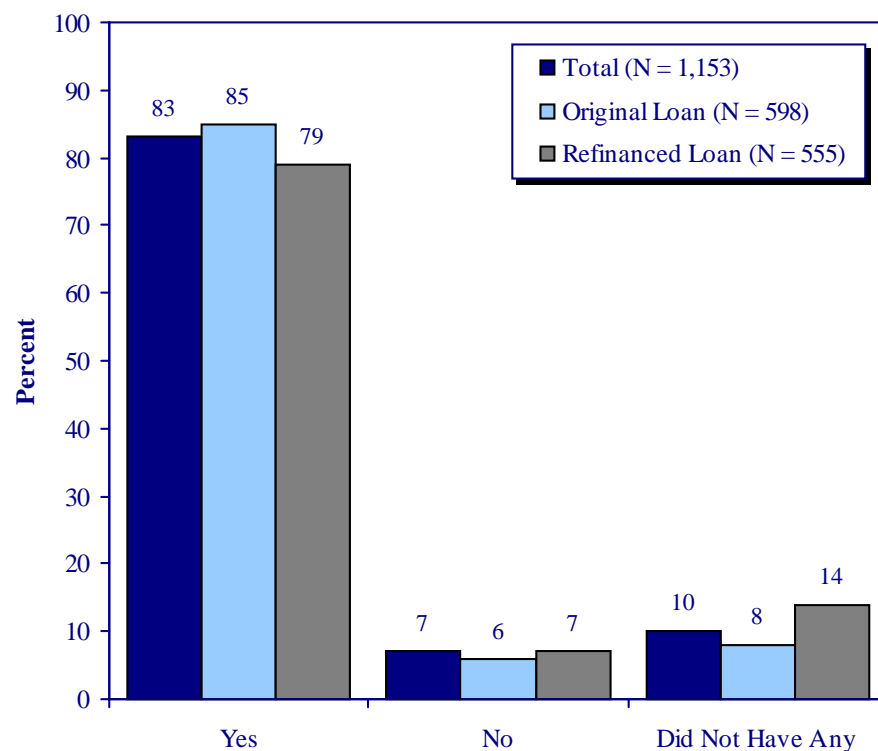


Q18. How courteous were VA employees when you visited the Regional Loan Center or Regional Office?

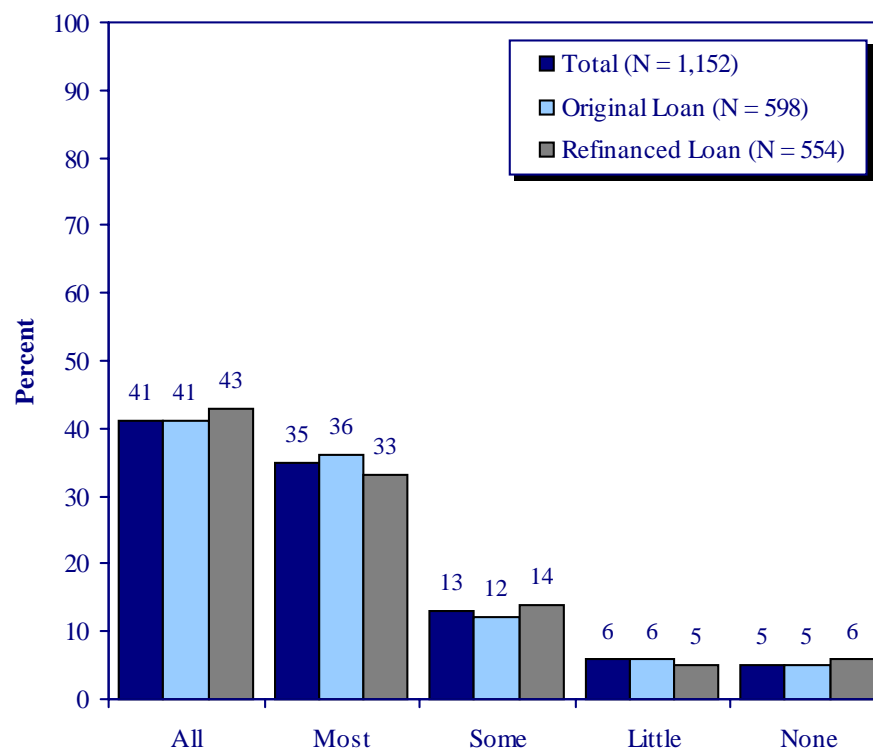


Frequency of Responses – Visiting a VA Center or Office

Q19. Did VA employees fully address all your questions, concerns, or complaints?

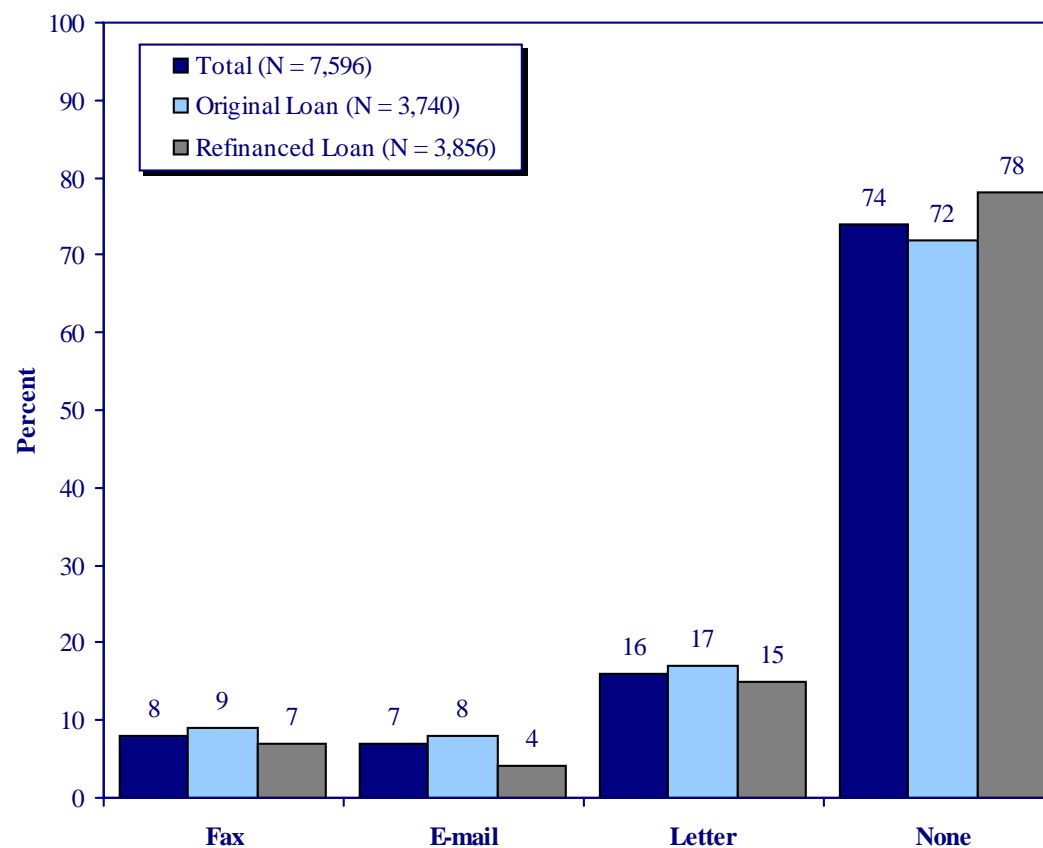


Q20. In general, how much of what you NEEDED TO KNOW did you get from your visit to the VA Regional Loan Center or Regional Office?



Frequency of Responses – Other Methods of Contact

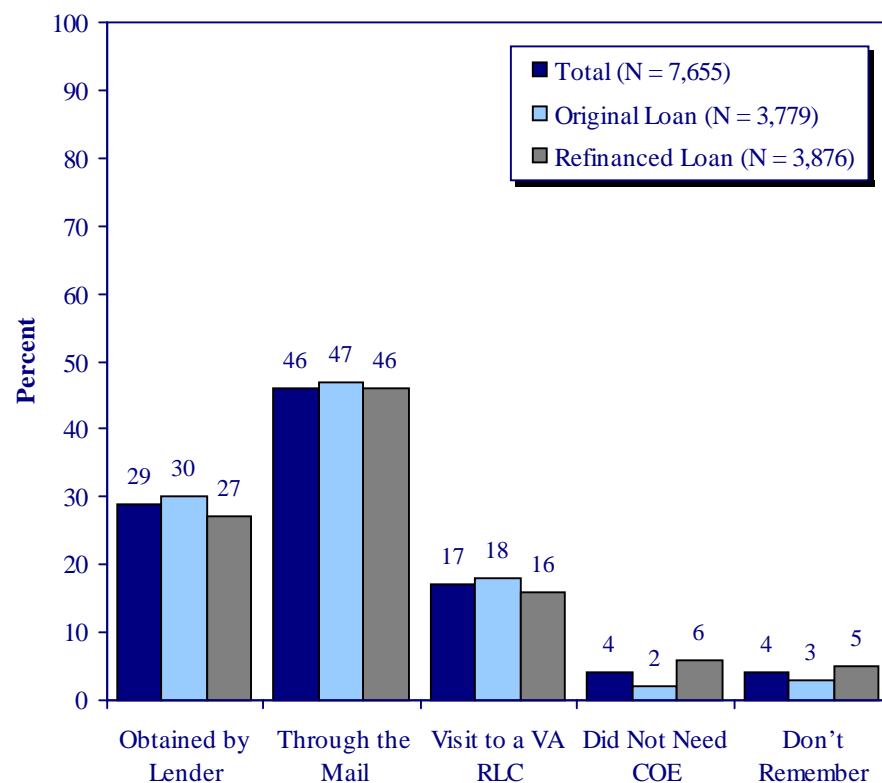
Q21. During the home buying/refinancing process, what methods other than phone or visit did you use to contact the VA? (Mark all that apply.)



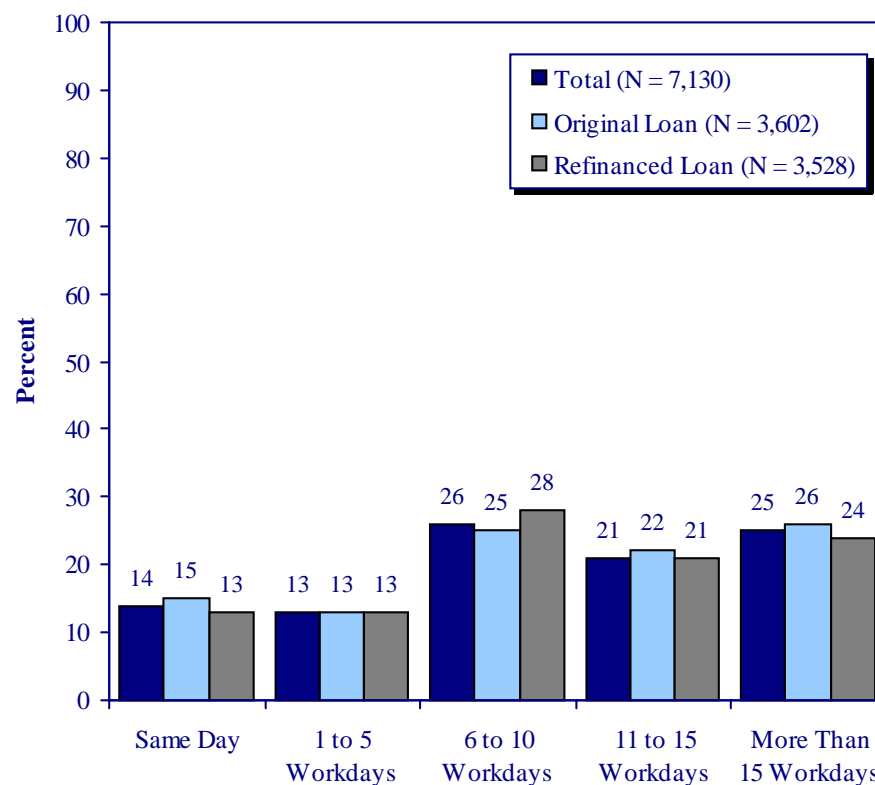
Note: As a respondent could give more than one method, the percentages do not add to 100.

Frequency of Responses – Certificate of Eligibility

Q22. How did you obtain your Certificate of Eligibility for Loan Guaranty Benefits?

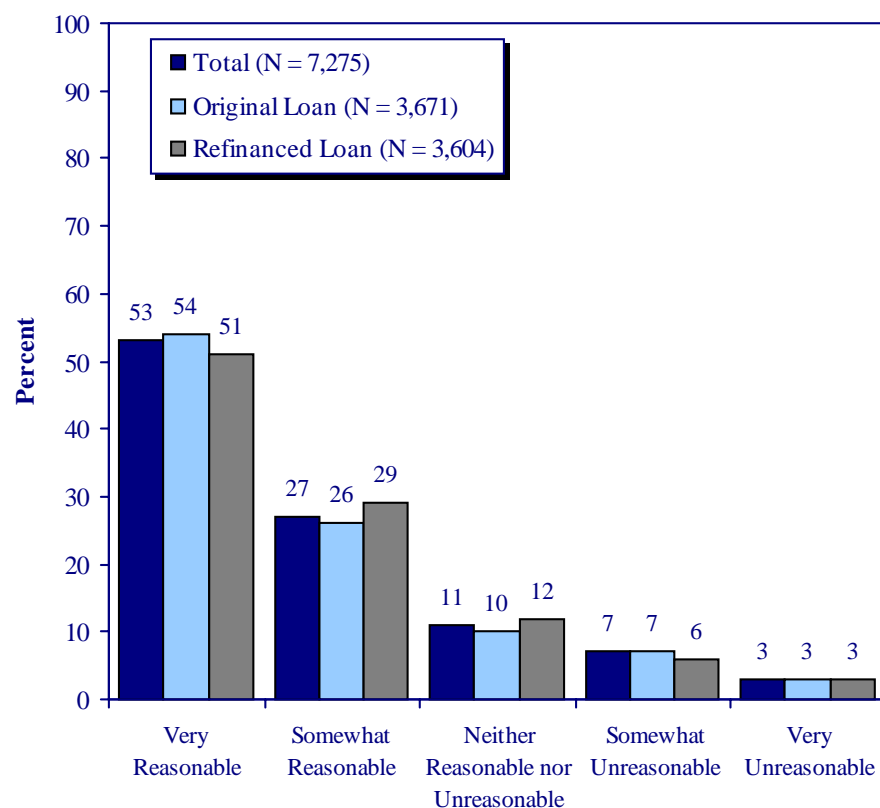


Q23. From the time you applied, how long did it take to get your Certificate of Eligibility?

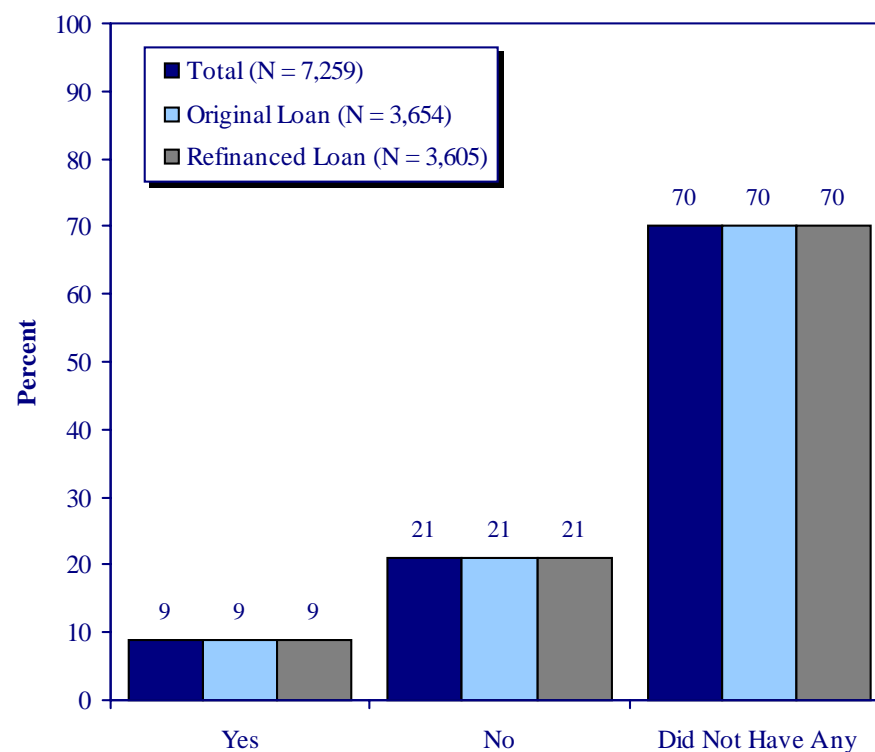


Frequency of Responses – Certificate of Eligibility

Q24. How REASONABLE was the amount of time it took to get your Certificate of Eligibility?

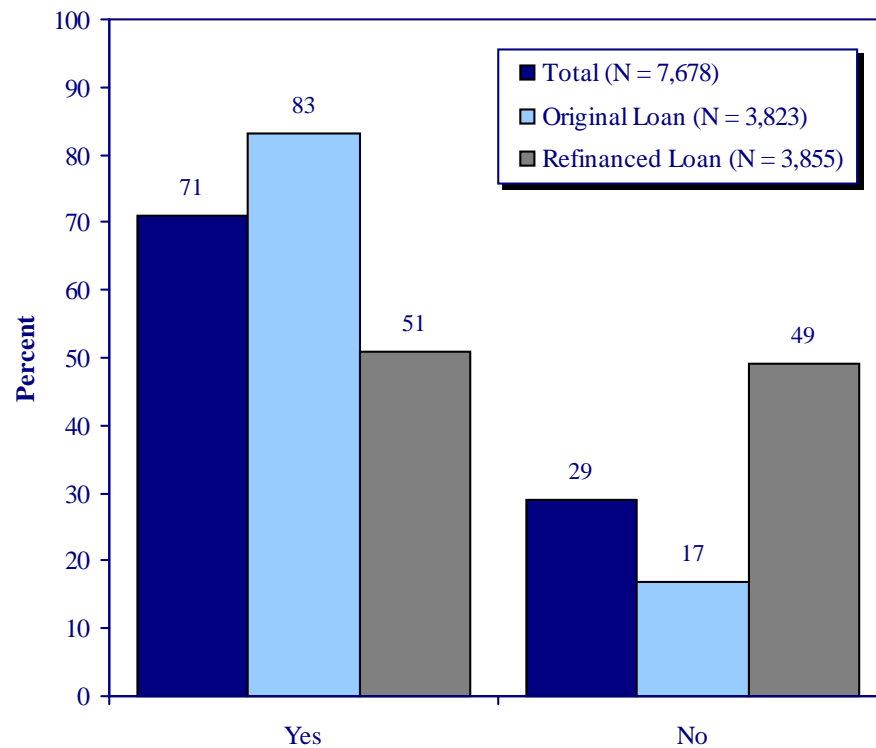


Q25. Did VA keep you informed of any delays or problems in obtaining your Certificate of Eligibility (COE)?

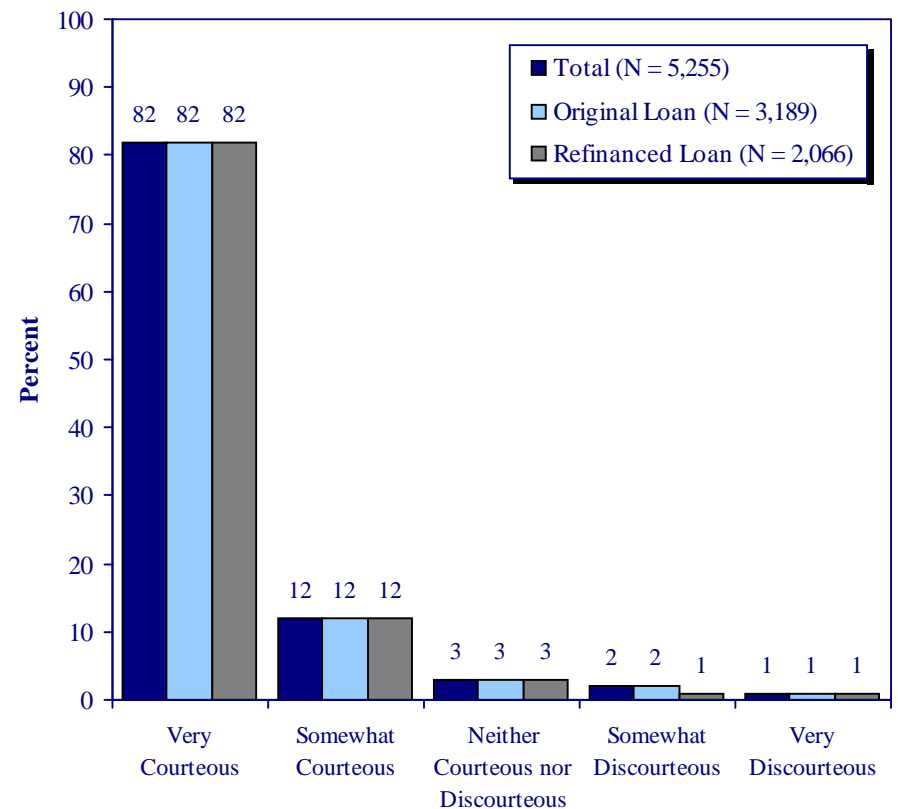


Frequency of Responses – Realtor

Q26. Did you use the services of a realtor in purchasing/refinancing your home?

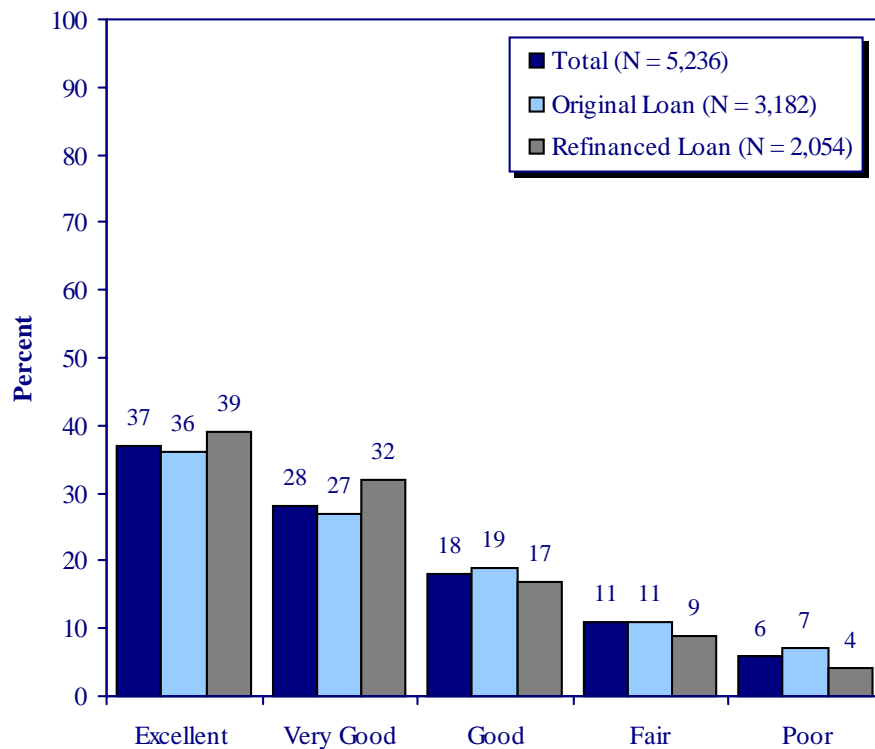


Q27. How courteous was the realtor you dealt with?

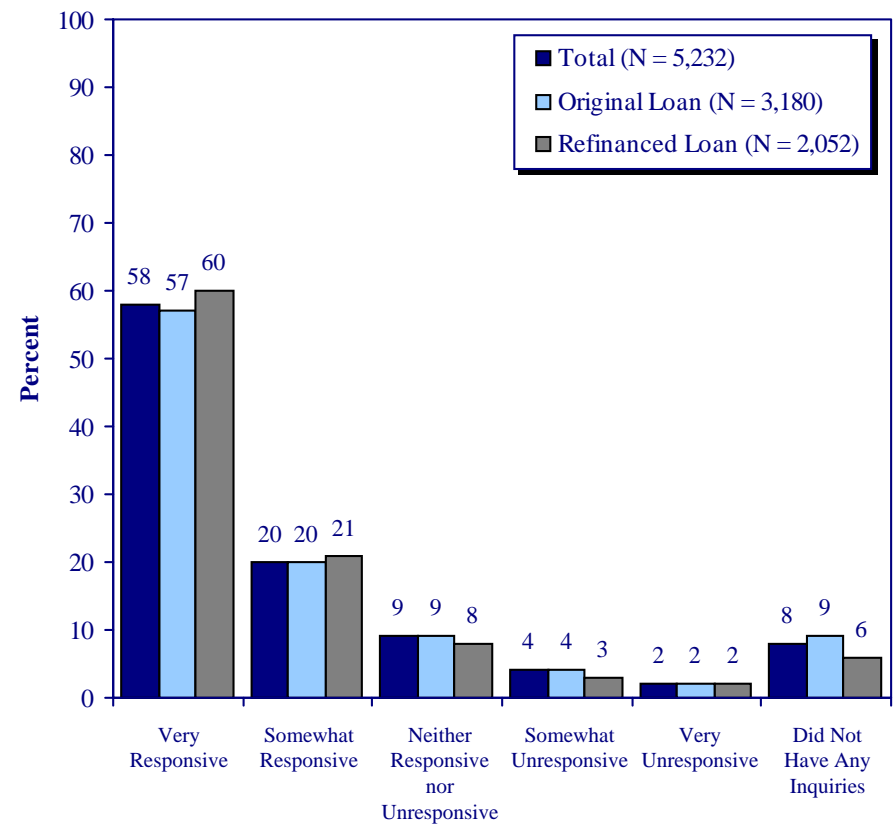


Frequency of Responses – Realtor

Q28. How would you rate your realtor's KNOWLEDGE about the VA home loan guaranty program?

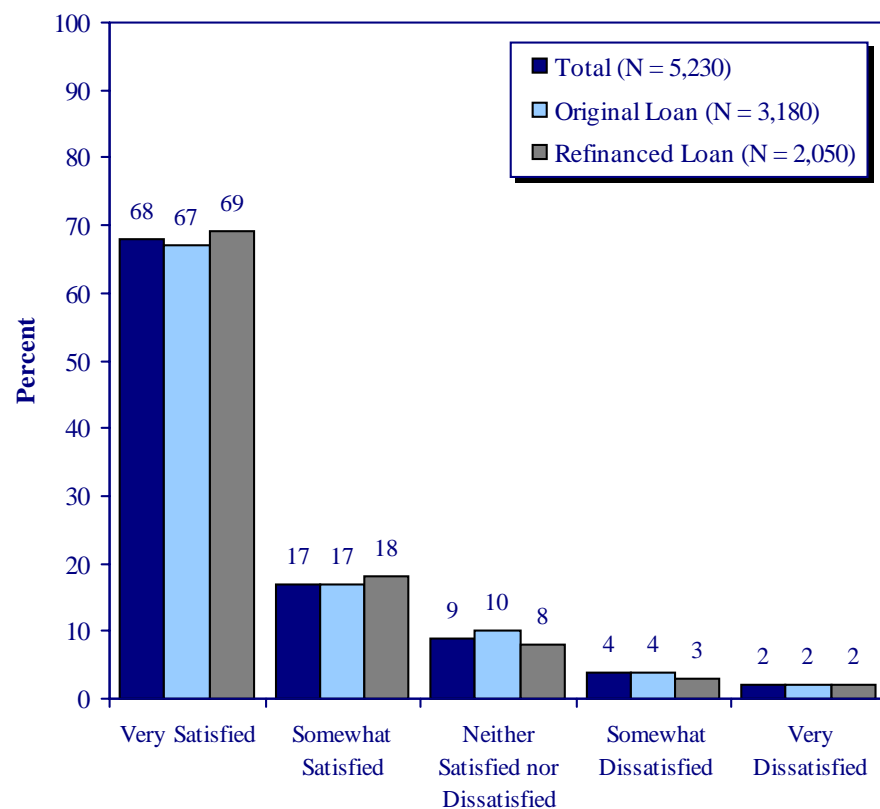


Q29. How RESPONSIVE was your realtor regarding any inquiries about your VA home loan?

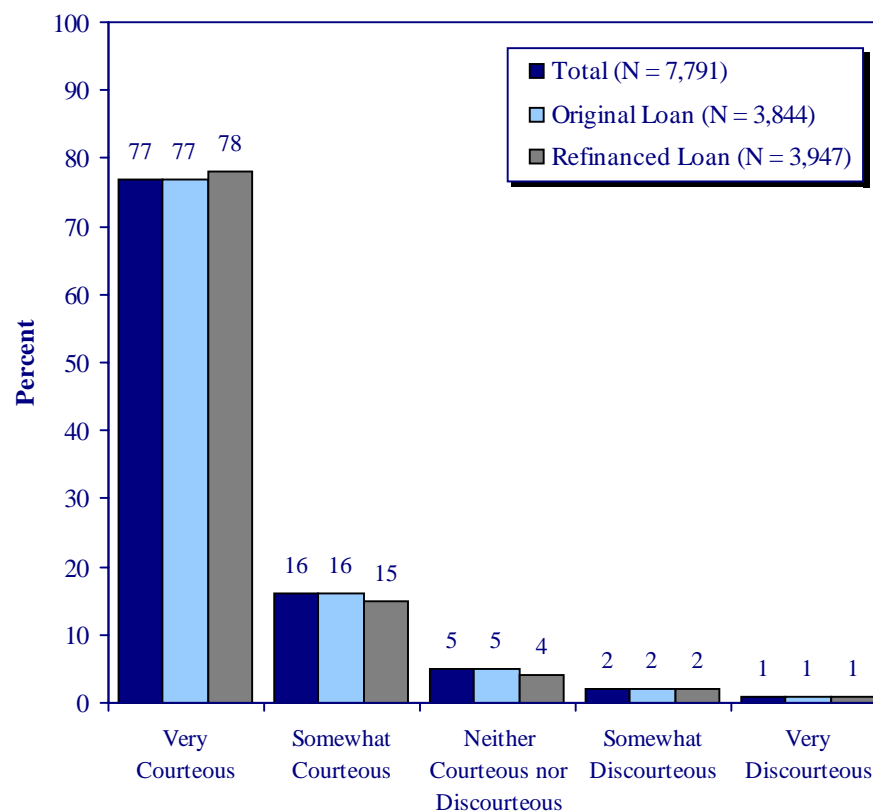


Frequency of Responses – Realtor and Lender

Q30. Overall, how satisfied were you with your realtor regarding your use of the VA home loan guaranty program?

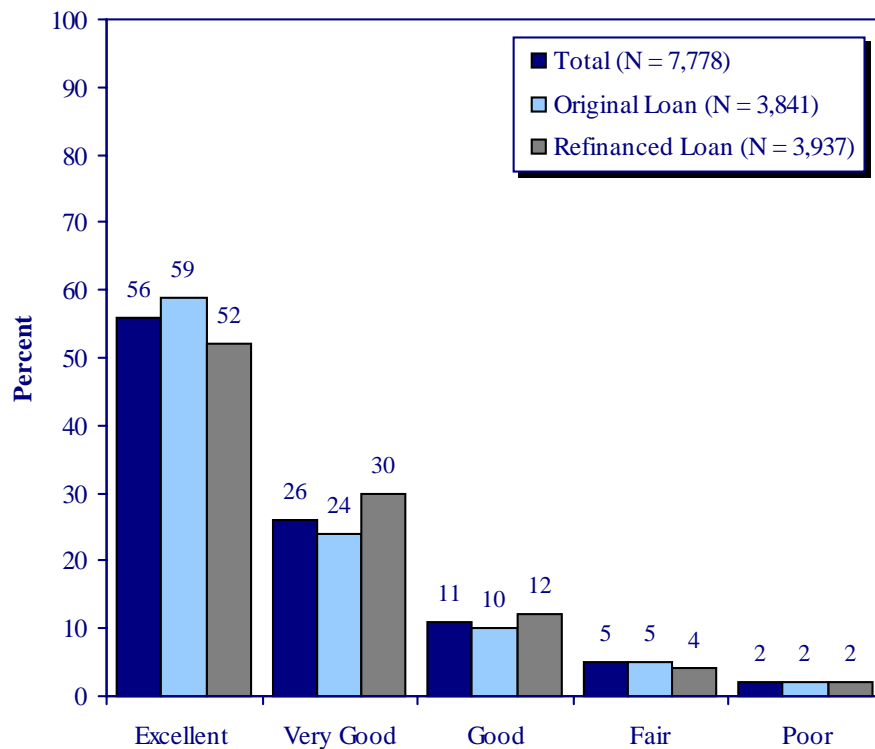


Q31. How courteous was the lender you dealt with?

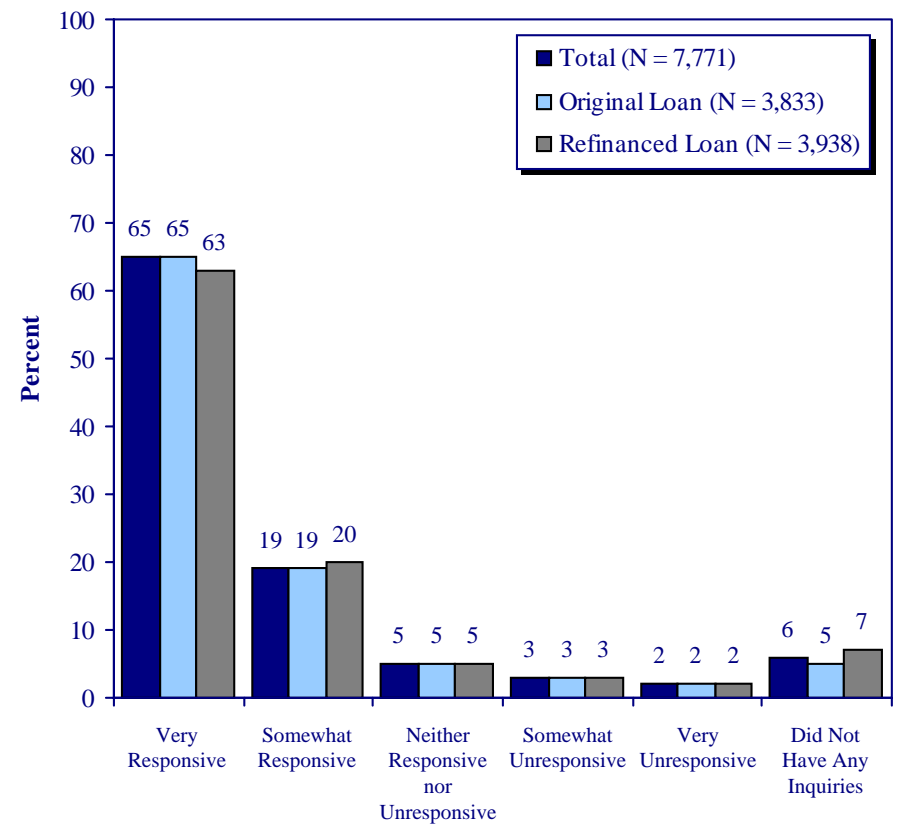


Frequency of Responses – Lender

Q32. How would you rate your lender's KNOWLEDGE about the VA home loan guaranty program?

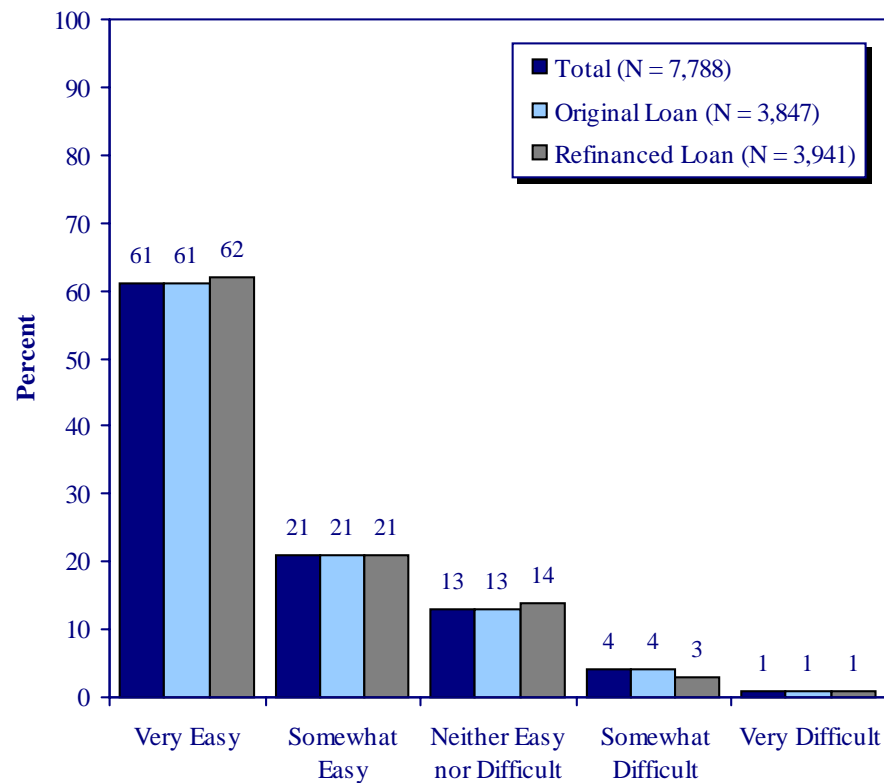


Q33. How RESPONSIVE was your lender regarding any inquiries about your VA home loan?

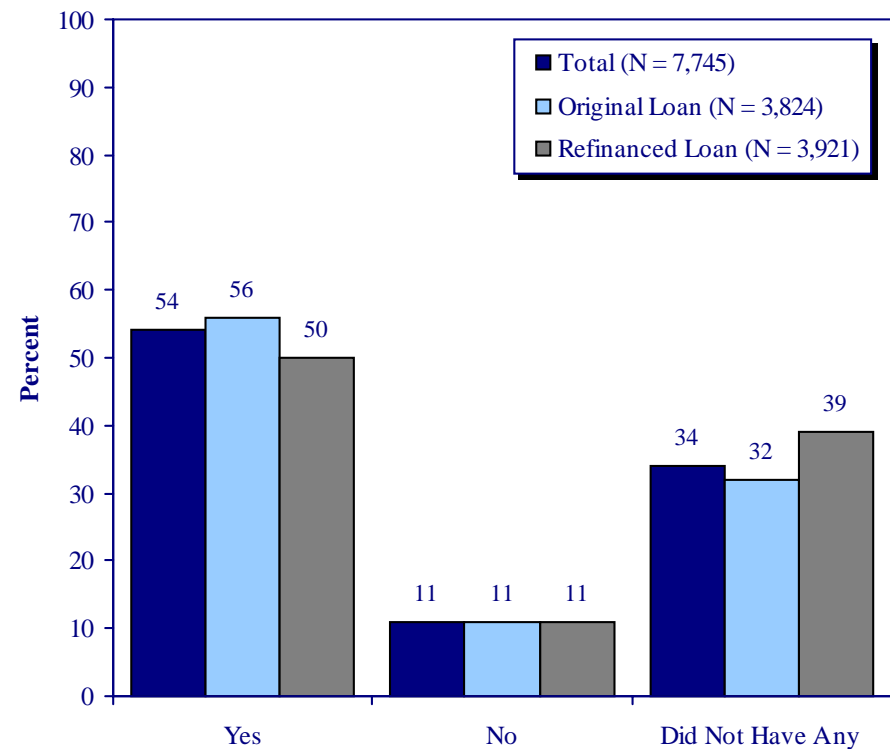


Frequency of Responses – Lender

Q34. How easy was it to get information about the VA home loan guaranty program from your lender?

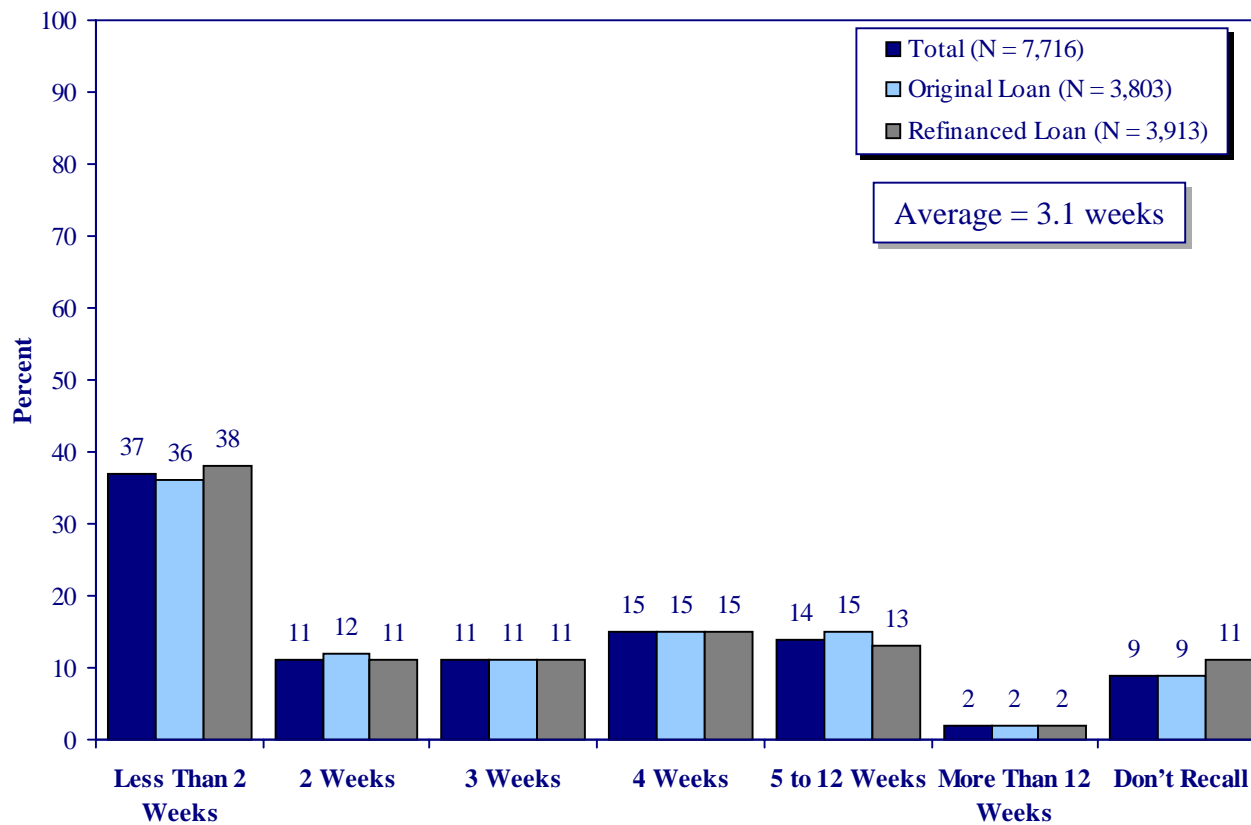


Q35. Did your lender keep you informed of any delays or problems with your loan?



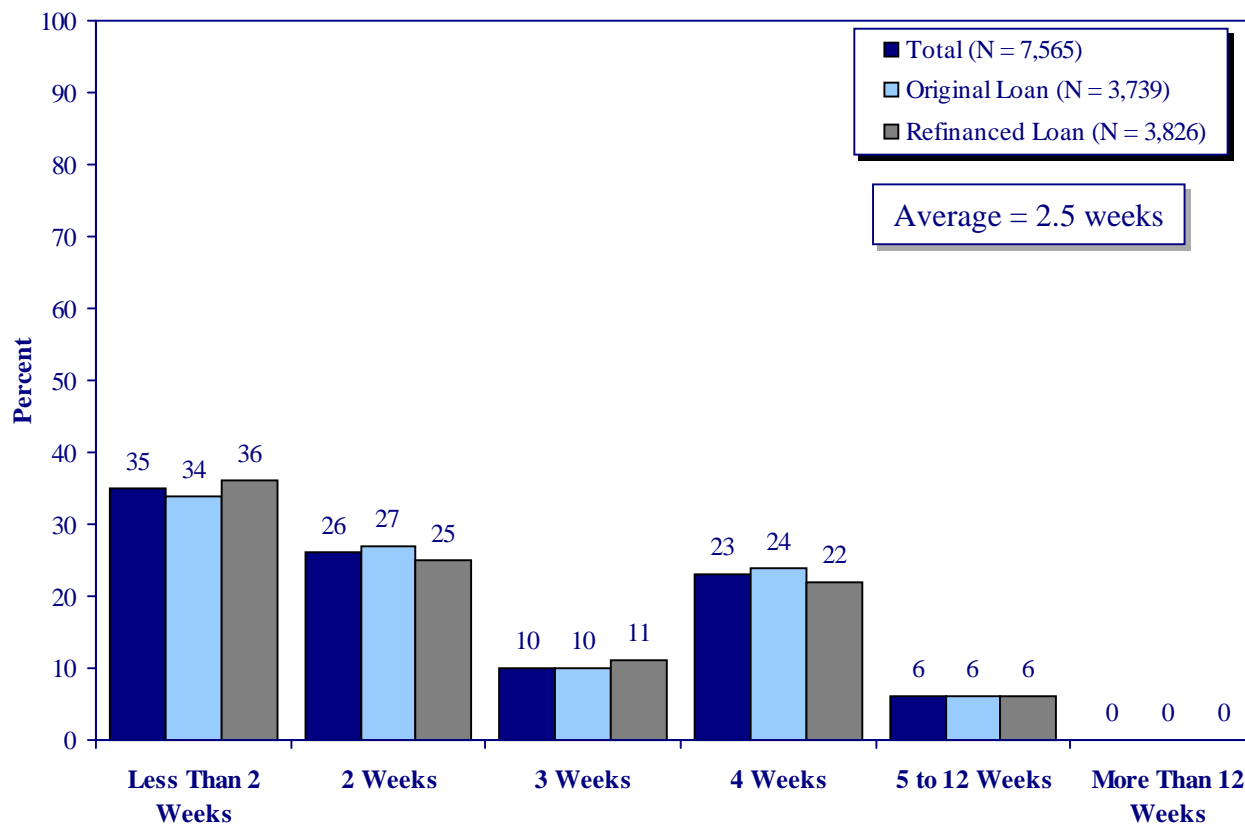
Frequency of Responses – Lender

Q36. How long did it take for your loan to get approved?



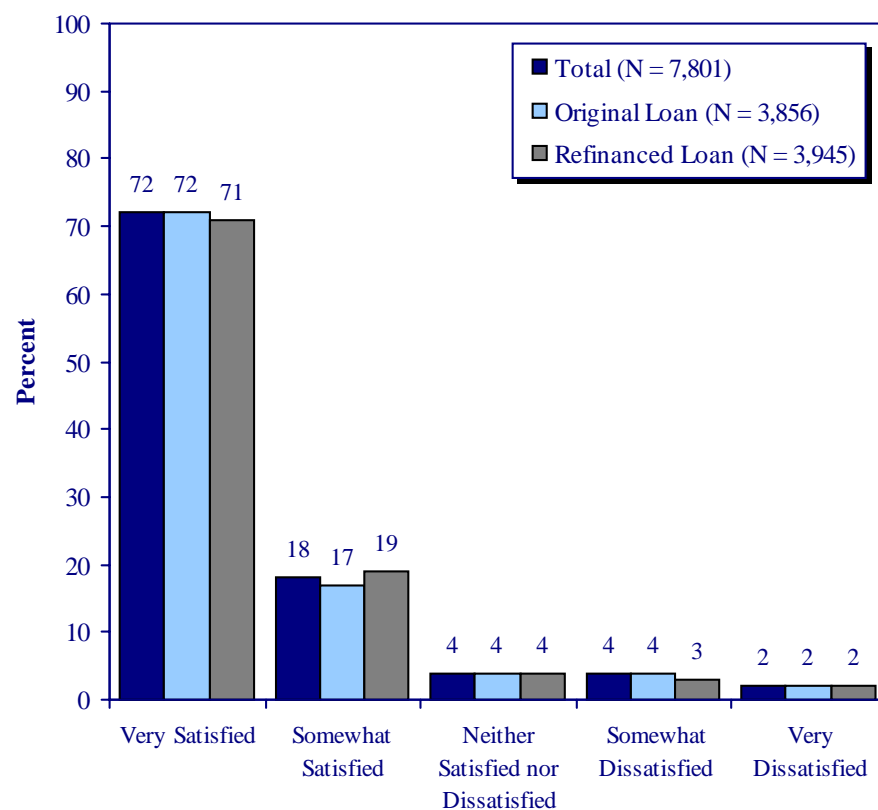
Frequency of Responses – Lender

Q37. How long do you think is REASONABLE for your loan to get approved?

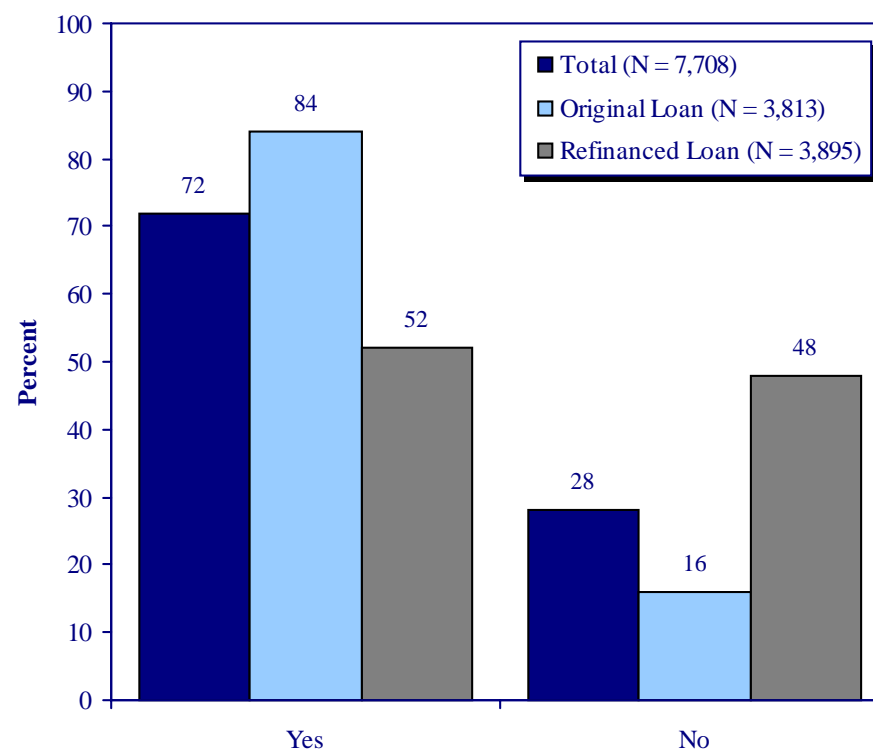


Frequency of Responses – Lender and Appraisal

Q38. Overall, how satisfied were you with your lender regarding your use of the VA home loan program?

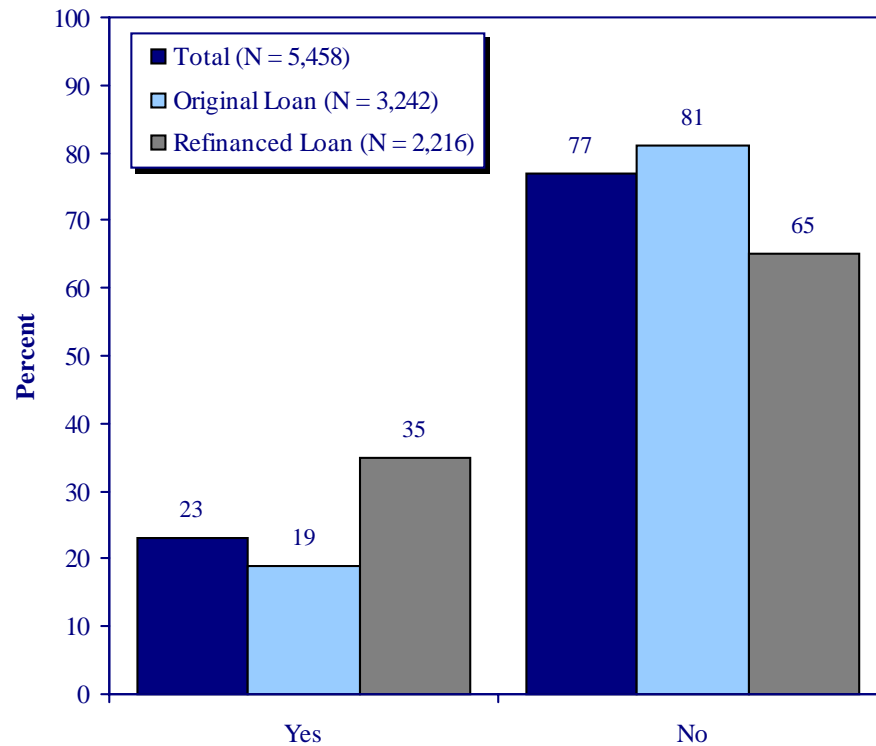


Q39. Did you have an appraisal to either buy or refinance your home?

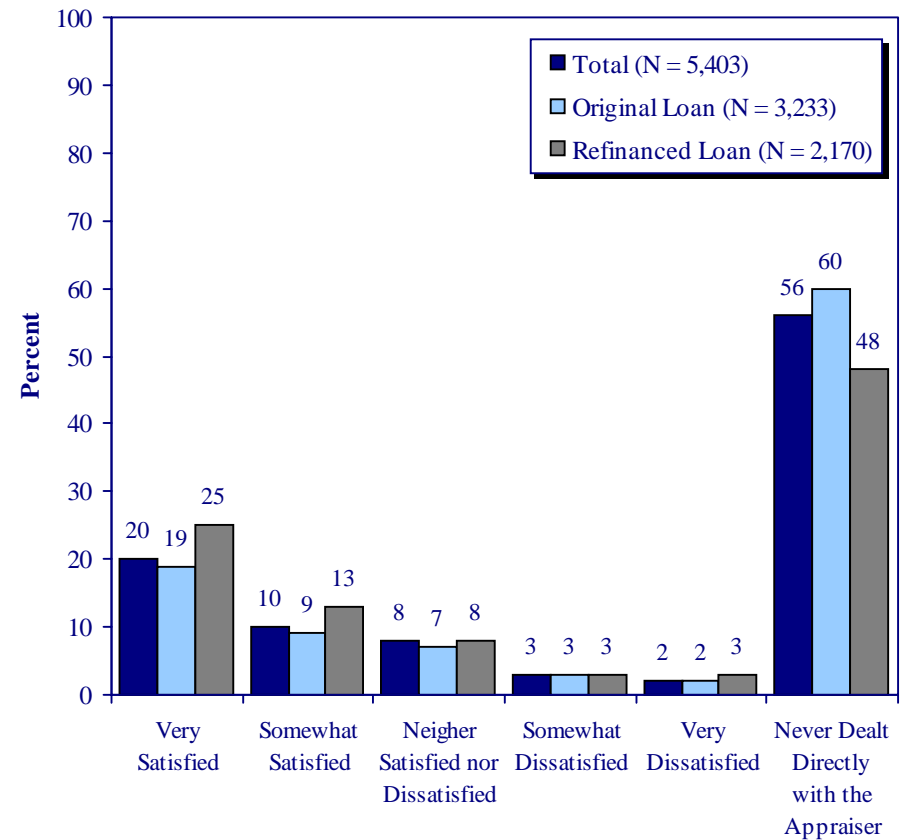


Frequency of Responses – Appraisal

Q40. Did you, or a member of your family, personally meet the appraiser?

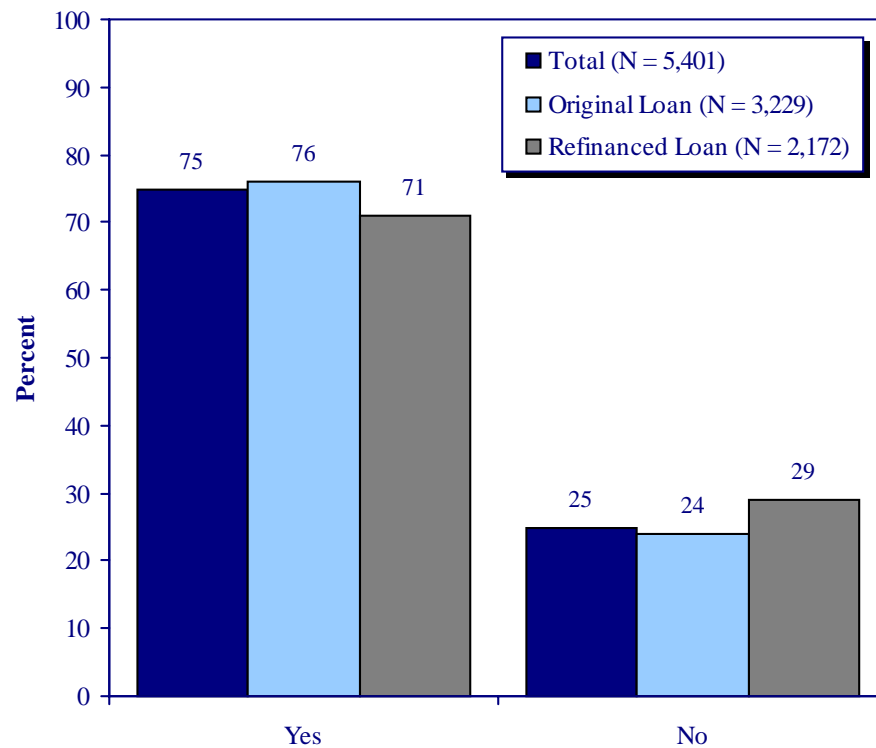


Q41. How satisfied were you with the PROFESSIONALISM of the appraiser?

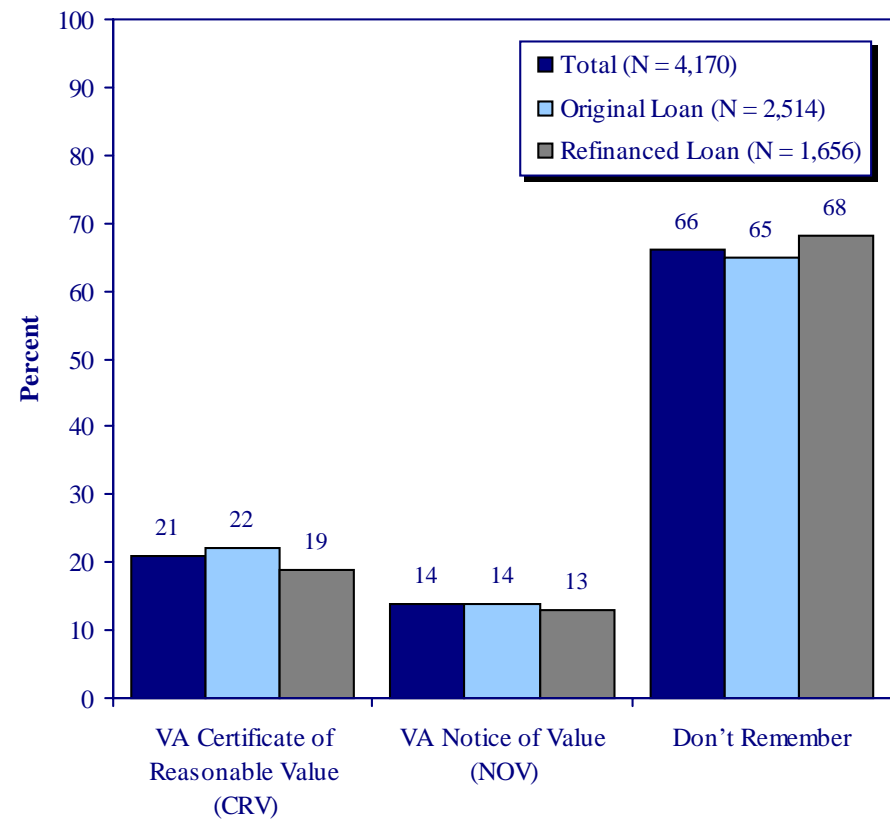


Frequency of Responses – Appraisal

Q42. Did you receive a document showing the value estimate and other information about the property?

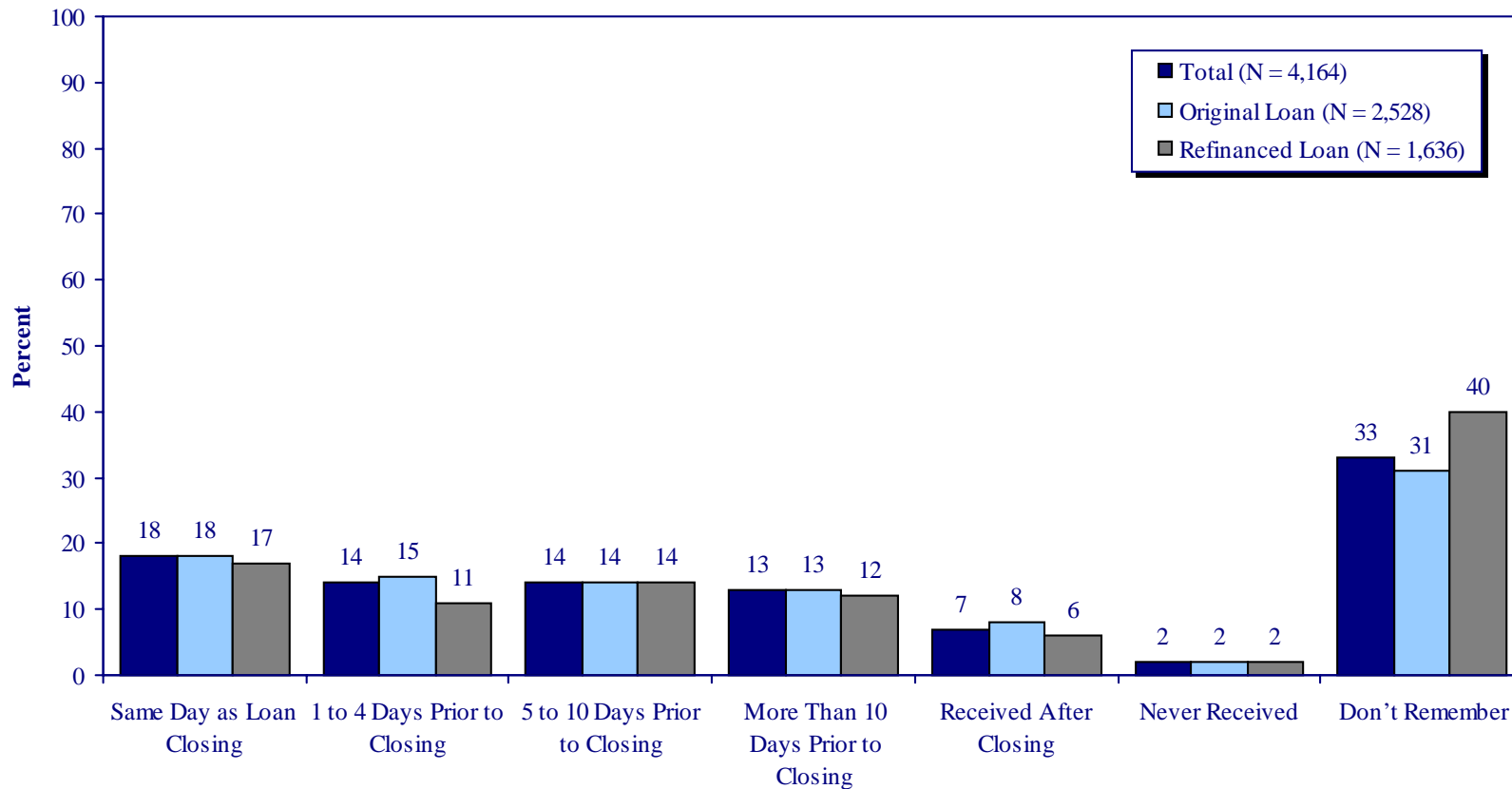


Q43. Which document did you receive?



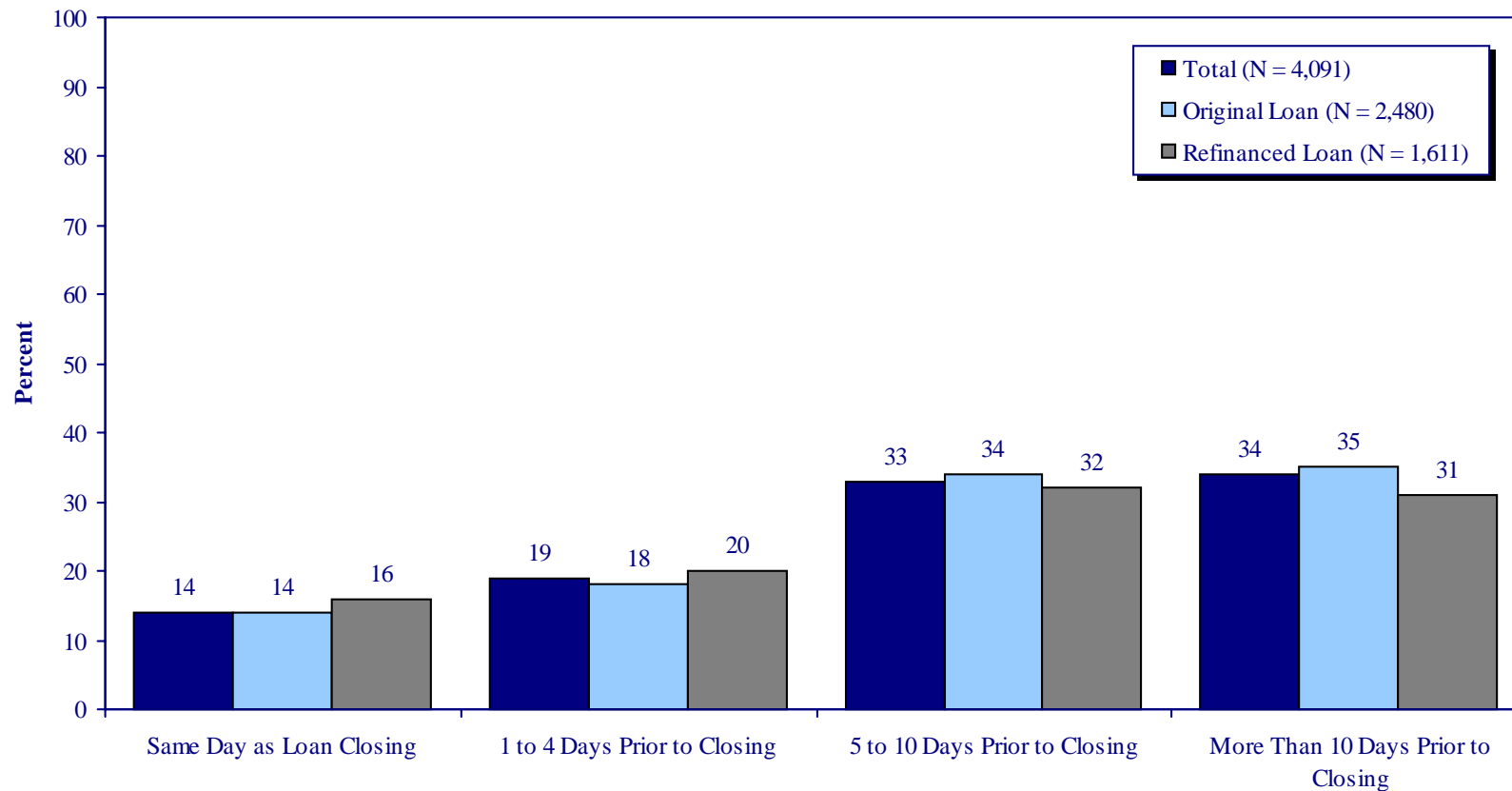
Frequency of Responses – Appraisal

Q44. Relative to the closing date, when did you receive this document?



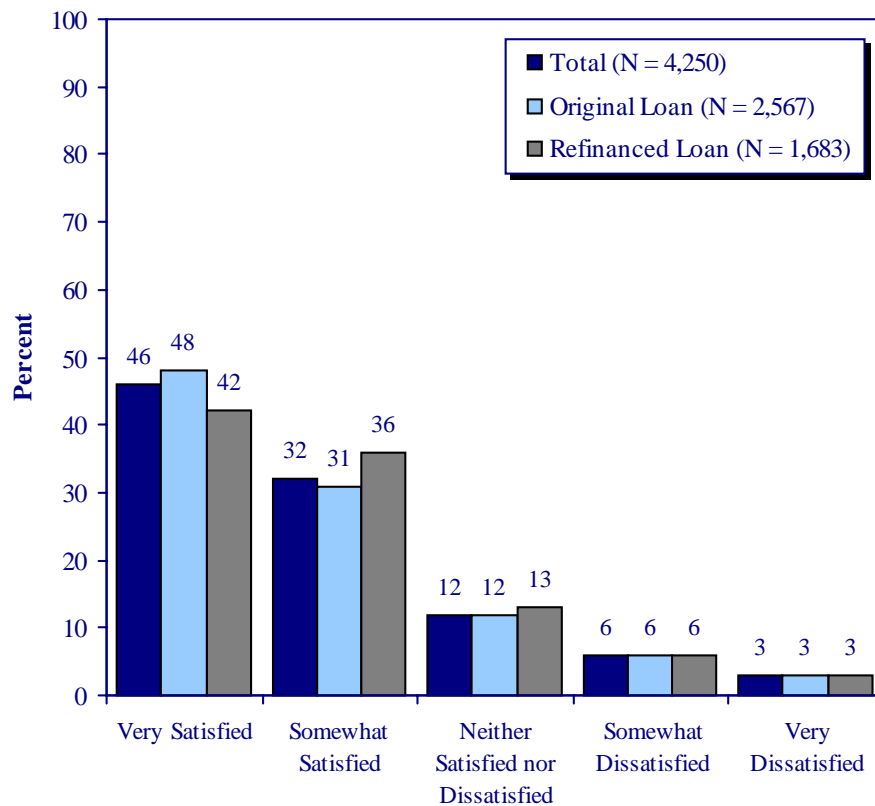
Frequency of Responses – Appraisal

Q45. Relative to the closing date, when would you HAVE LIKED to receive this document?

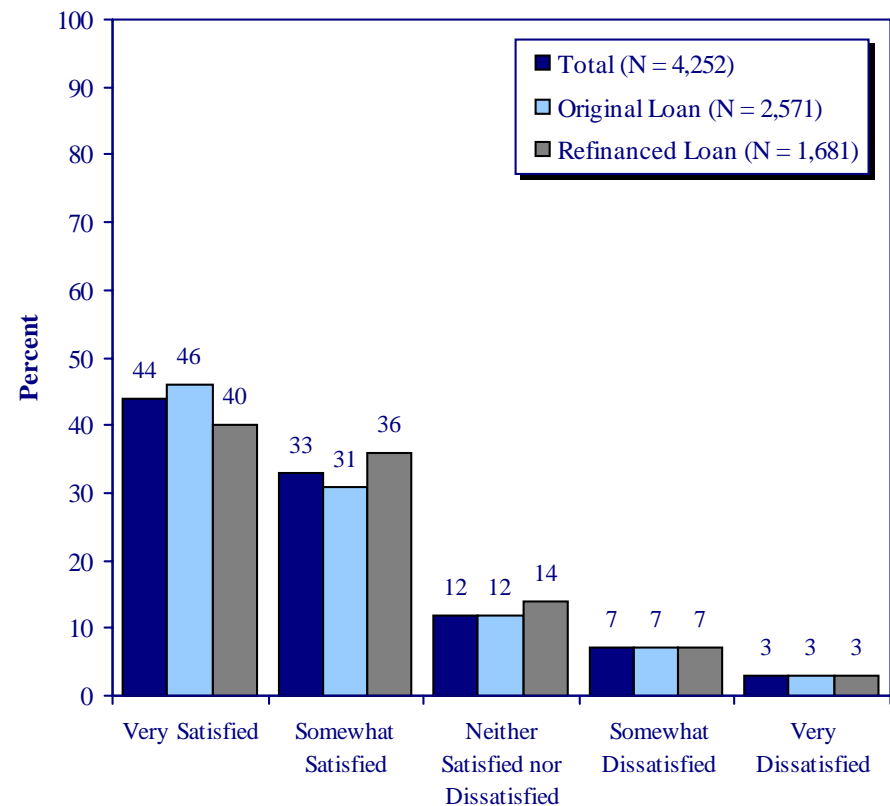


Frequency of Responses – Appraisal

Q46. How satisfied were you with the appraised value of your property?

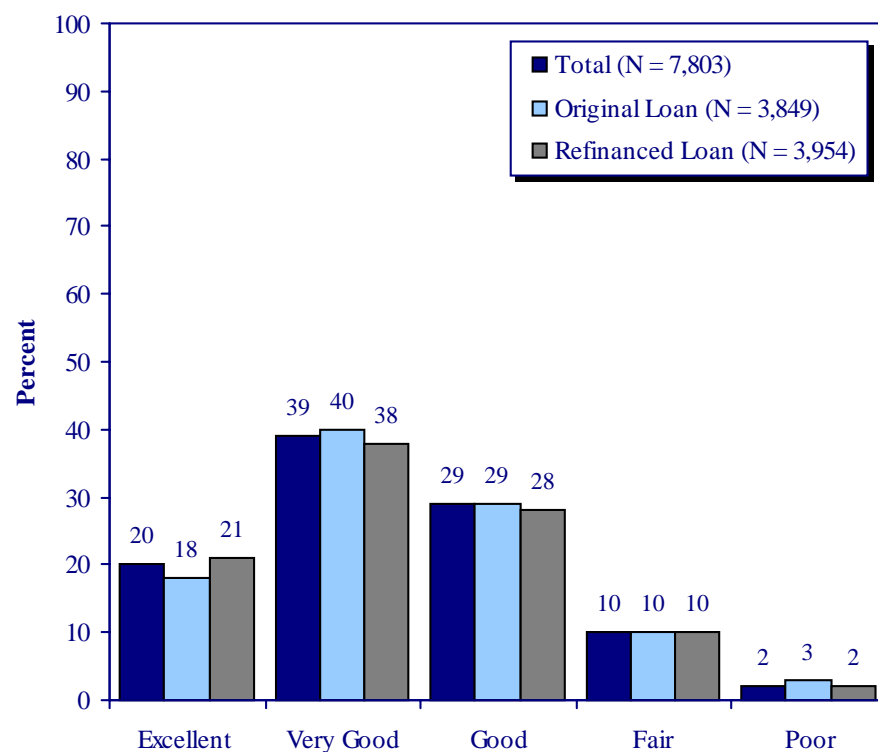


Q47. Overall, how satisfied were you with the appraisal of your property?

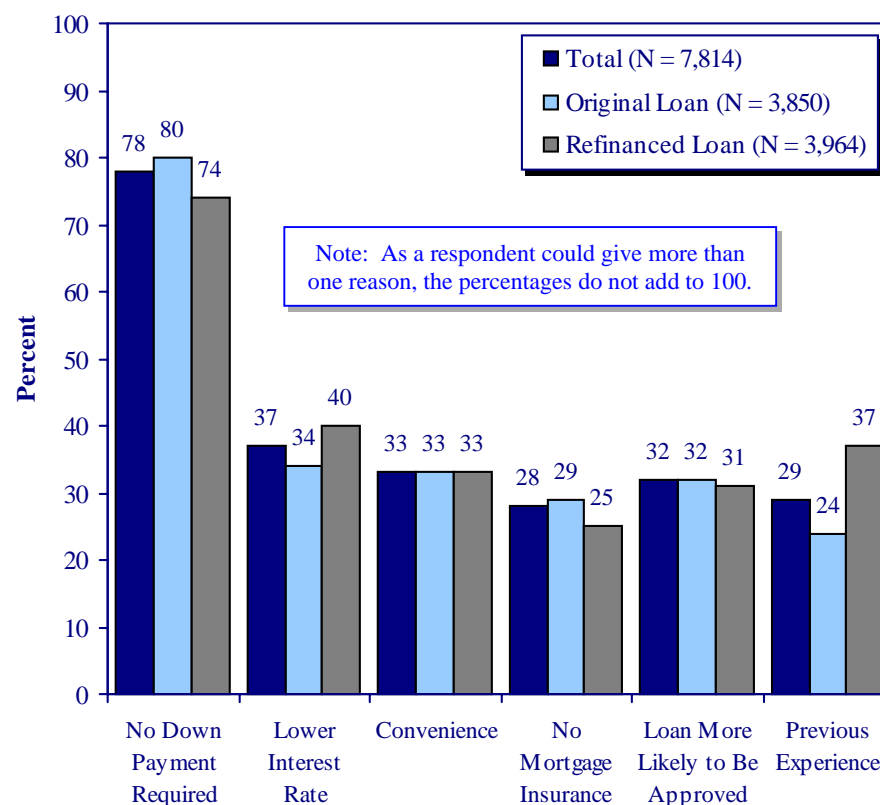


Frequency of Responses – Overall Impressions

Q48. Overall, how would you rate your current knowledge of the VA home loan guaranty program?



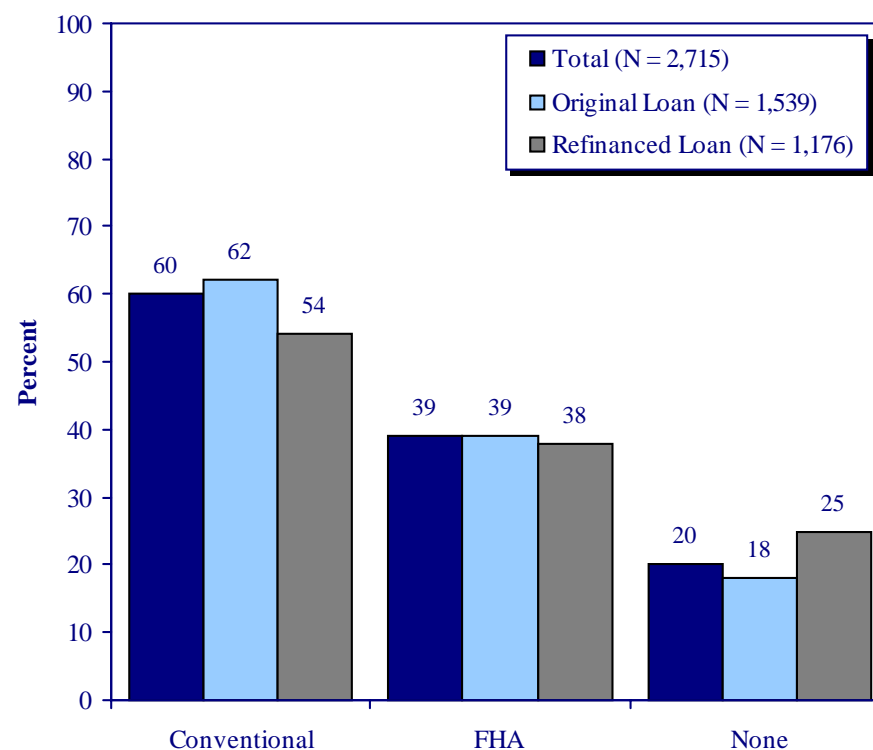
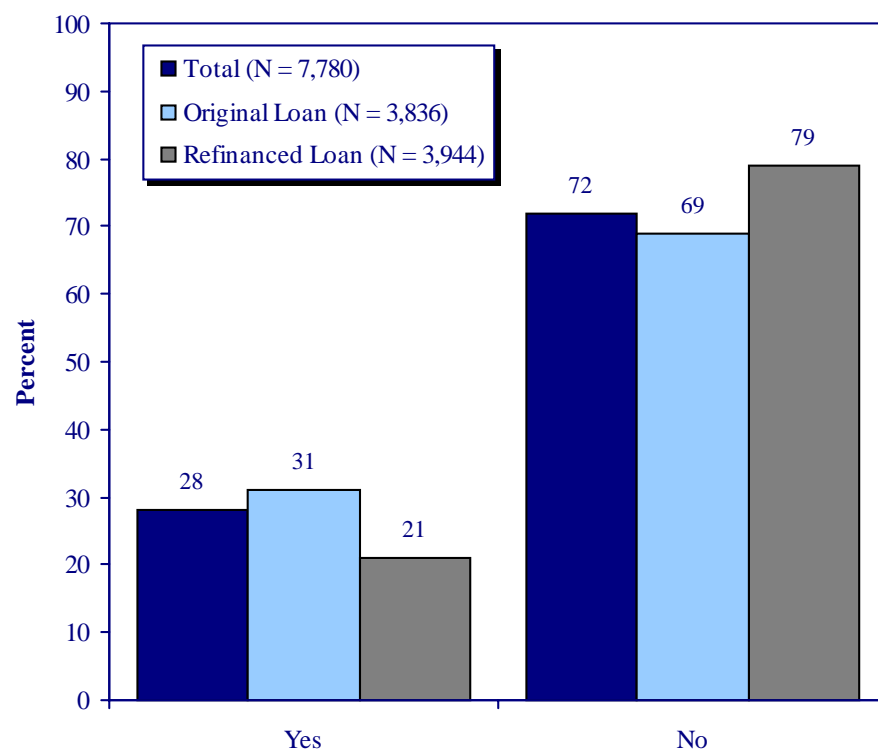
Q49. Why did you choose to get a VA home loan? (Mark all that apply.)



Frequency of Responses – Overall Impressions

Q50. Did you consider another type of home loan?

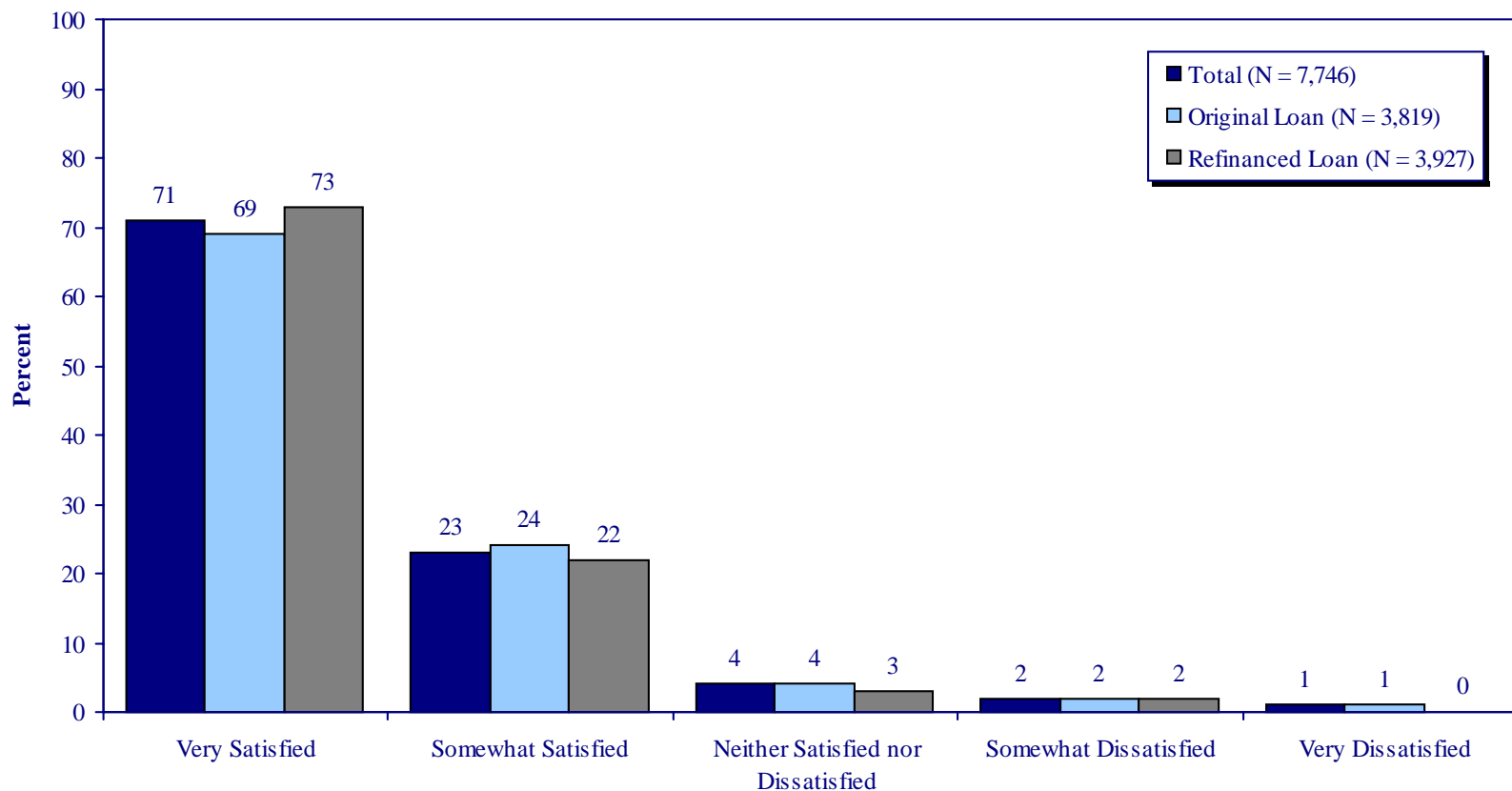
Q51. What other types of home loans did you consider? (Mark all that apply.)



Note: As a respondent could give more than one reason, the percentages do not add to 100.

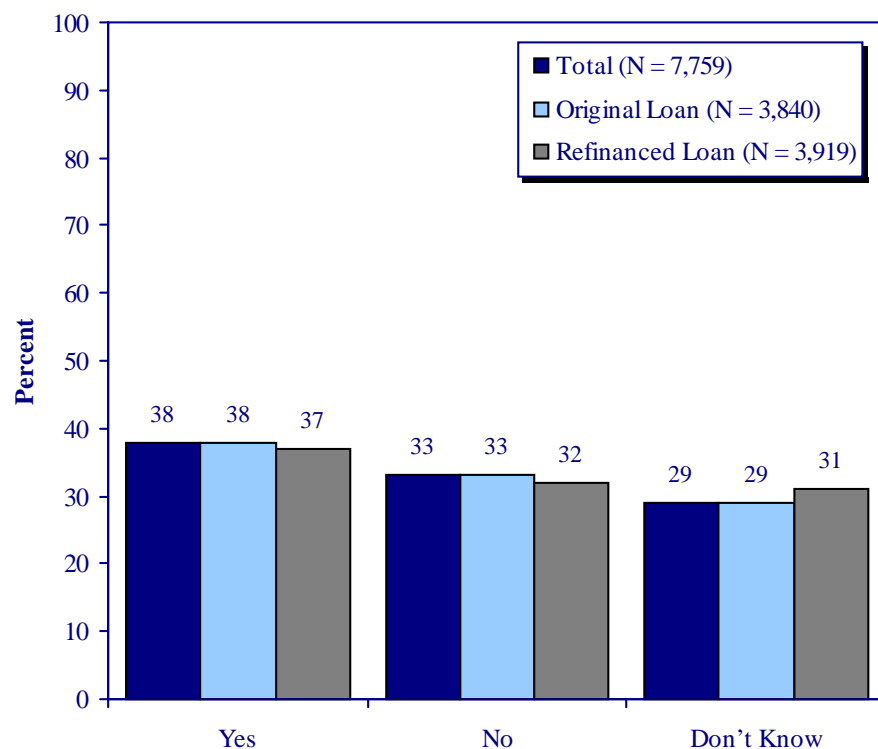
Frequency of Responses – Overall Impressions

Q52. Overall, how satisfied are you with the process of obtaining a VA home loan?

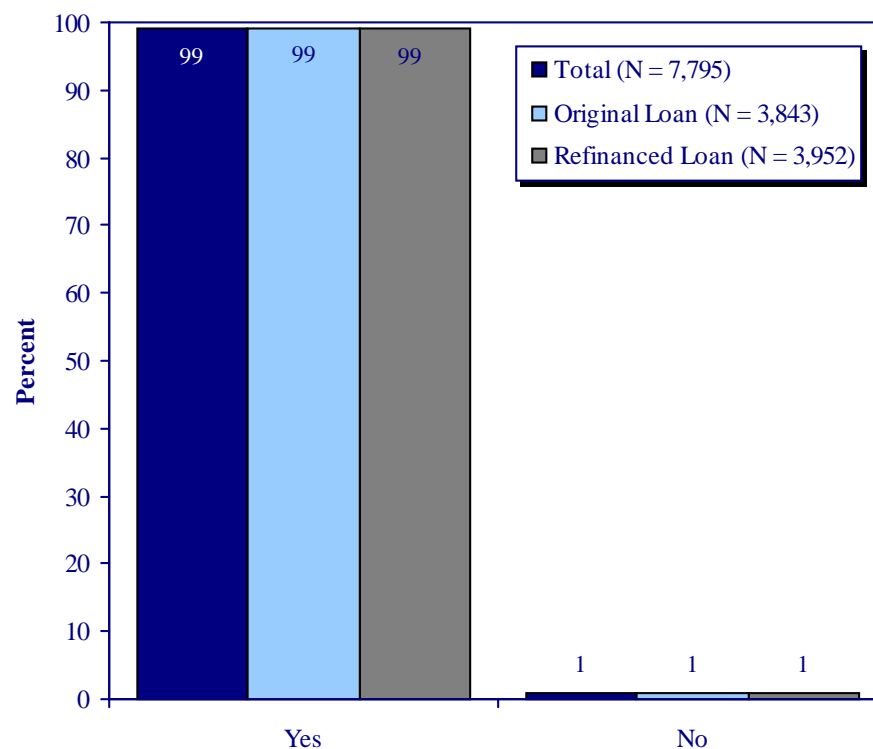


Frequency of Responses – Overall Impressions

Q53. If you had not received a VA guaranteed home loan, would you have been able to purchase your home at this time?



Q54. Would you recommend the VA home loan program to other veterans?



Appendix B: Methodology

Methodology

- The goal of the 2001 survey administration was to obtain 400 completed questionnaires per loan type for each of the nine VBA Regional Loan Centers. Assuming a 60 percent response rate, approximately 700 names and addresses were needed to reach this goal. The expected response rate was based on the results of the previous years' surveys, where an average of 62 percent of all persons who were sent a questionnaire responded.
- The potential respondents are persons who recently received a VA home loan or recently refinanced their original VA home loan and whose loans were serviced by the 9 Regional Loan Centers.
- The Surveys and Research Staff created a file of closed loans starting from approximately March 1, 2001, to July 31, 2001. The addresses were run through the National Change of Address (NCOA) program to detect undeliverable addresses.
- The names and addresses that were used for the Regional Loan Centers were randomly selected within each loan type (original or refinanced). Any veterans living abroad were excluded from the survey. A Spanish language version of the survey was provided to veterans residing in Puerto Rico.

Weighting

Reasons for Weighting

- When response rates for customer segments are disproportionate to their representation in the entire population, it is necessary to weight the segment responses during analyses to ensure that they remain representative of the entire population.

Weighting Variables for National VA Home Loan Guaranty Process

- We have used Regional Loan Centers and type of loan as weighting variables.

Questionnaire Mailing Protocol

- The questionnaire design consisted of five mailings to sampled individuals or households. These included: 1) a pre-notification letter telling potential respondents that they should expect to receive a mailed survey questionnaire; 2) a copy of the questionnaire, including a standard return envelope; 3) a reminder/thank you postcard; 4) a second copy of the questionnaire mailed to those who had not yet responded; and 5) a reminder/thank you postcard following the second mailing. Examples of these materials appear in Appendix C.
- The questionnaires were sent in window envelopes which displayed the veteran's address. Each envelope contained a cover letter on VBA letterhead, a questionnaire, and a pre-posted envelope addressed to National Computer Systems (NCS), the subcontractor administering the survey. Toll-free numbers for both NCS and the VA were also included to help field respondents' questions.
- These mailings took place on the dates indicated below.

Mail Survey Schedule	
Prenotification Letter	November 21, 2001
First Questionnaire	November 29, 2001
First Reminder Postcard	December 5, 2001
Second Questionnaire	January 16, 2002
Second Reminder Postcard	January 24, 2002
Fieldwork Completed	February 12, 2002

Response Rates

- The response rate is calculated by dividing the number of completed questionnaires by the number of eligible questionnaires. Generally, a response rate of 70 percent or more is considered excellent, 60 to 69 percent is considered very good, 50 to 59 percent is considered good, 40 to 49 percent is considered fair, and any response rate less than 40 percent is considered poor. Without further information, results derived from a survey with a response rate of less than 50 percent should be interpreted with caution.
- Eligible questionnaires are those which were returned completed, which were returned blank or incomplete, which were returned with an indication that the recipient had not recently had a VA home loan approved or which were not returned.
- Ineligible questionnaires are those which were returned undeliverable, which were returned with an indication that the respondent was unable to complete the survey, or which were returned with an indication that the recipient was deceased.

Response Rates by Year	
Year	Response Rate (Percent)
2001	56
2000	62

Response Rates (continued)

National Response Rate	
Total Sample Mailed	14,335
Total Ineligible	348
Undeliverables	346
Deceased	2
Total Eligible	13,987
Blank or incomplete	27
Did not have VA home loan approved	15
Refusal (Did Not Return)	6,088
Total Completed	7,857
Response Rate	56%

Response Rates	
RLC #1	60%
RLC #2	58%
RLC #3	54%
RLC #4	54%
RLC #5	56%
RLC #6	60%
RLC #7	53%
RLC #8	56%
RLC #9	53%
National Response Rate	56%

Appendix C:

Examples of Mailing Materials

Figure A: Prenotification Letter

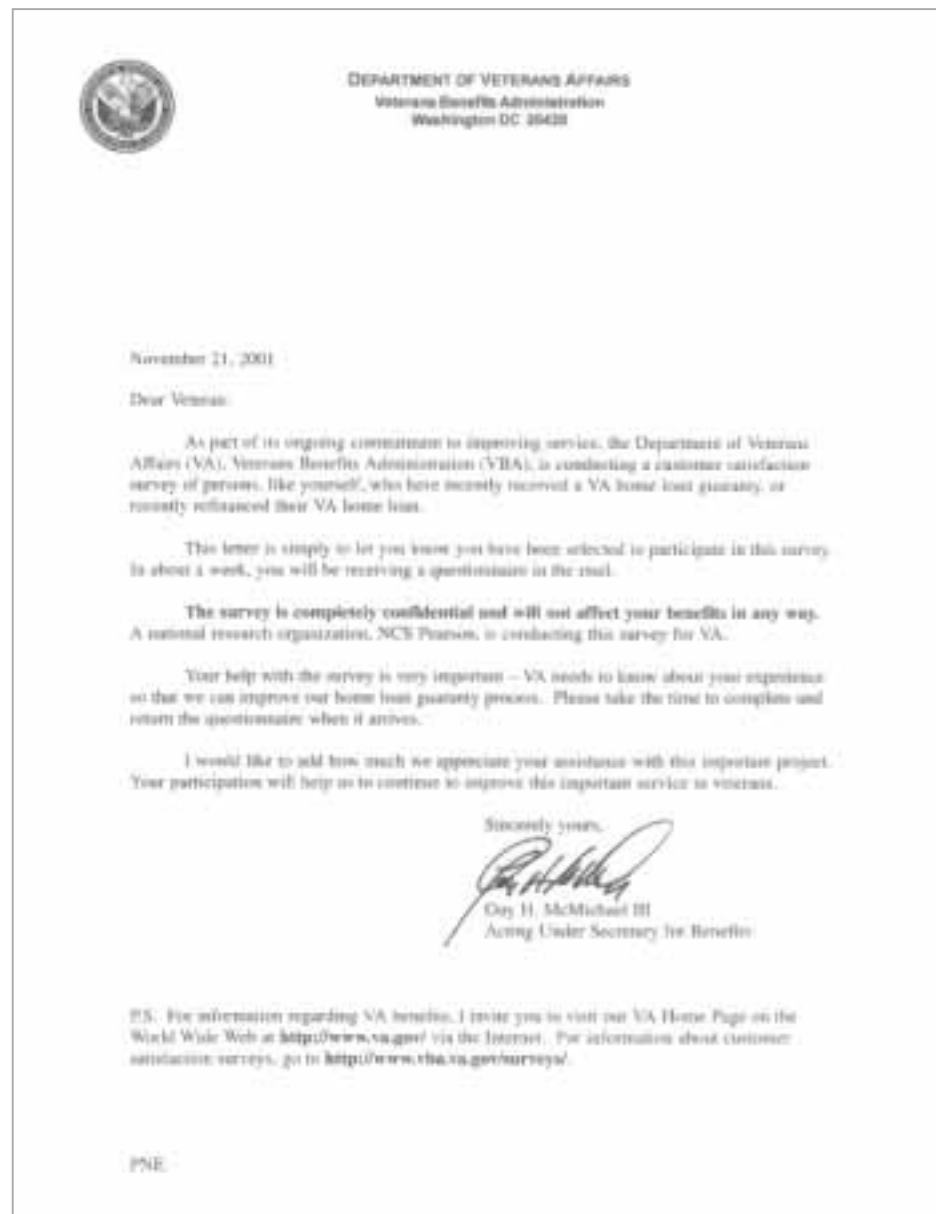


Figure B: Questionnaire Cover Letter



Figure C: Reminder/Thank You Post Card

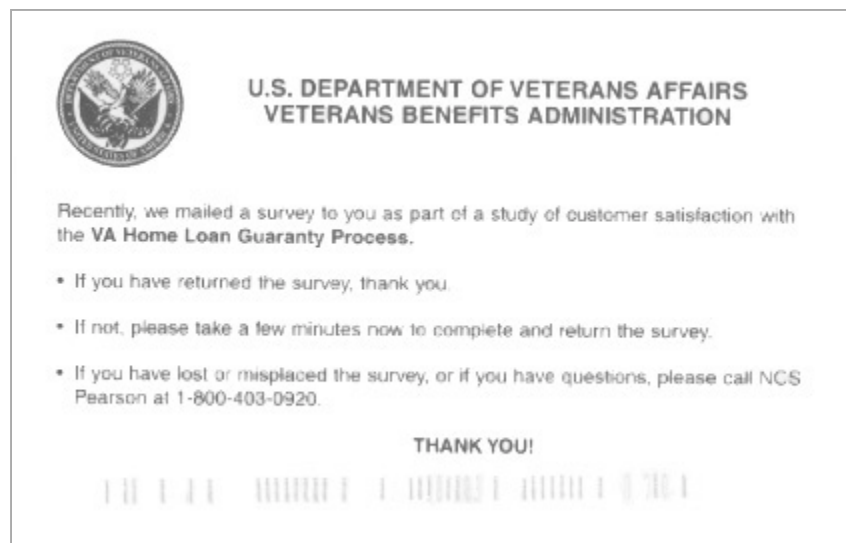
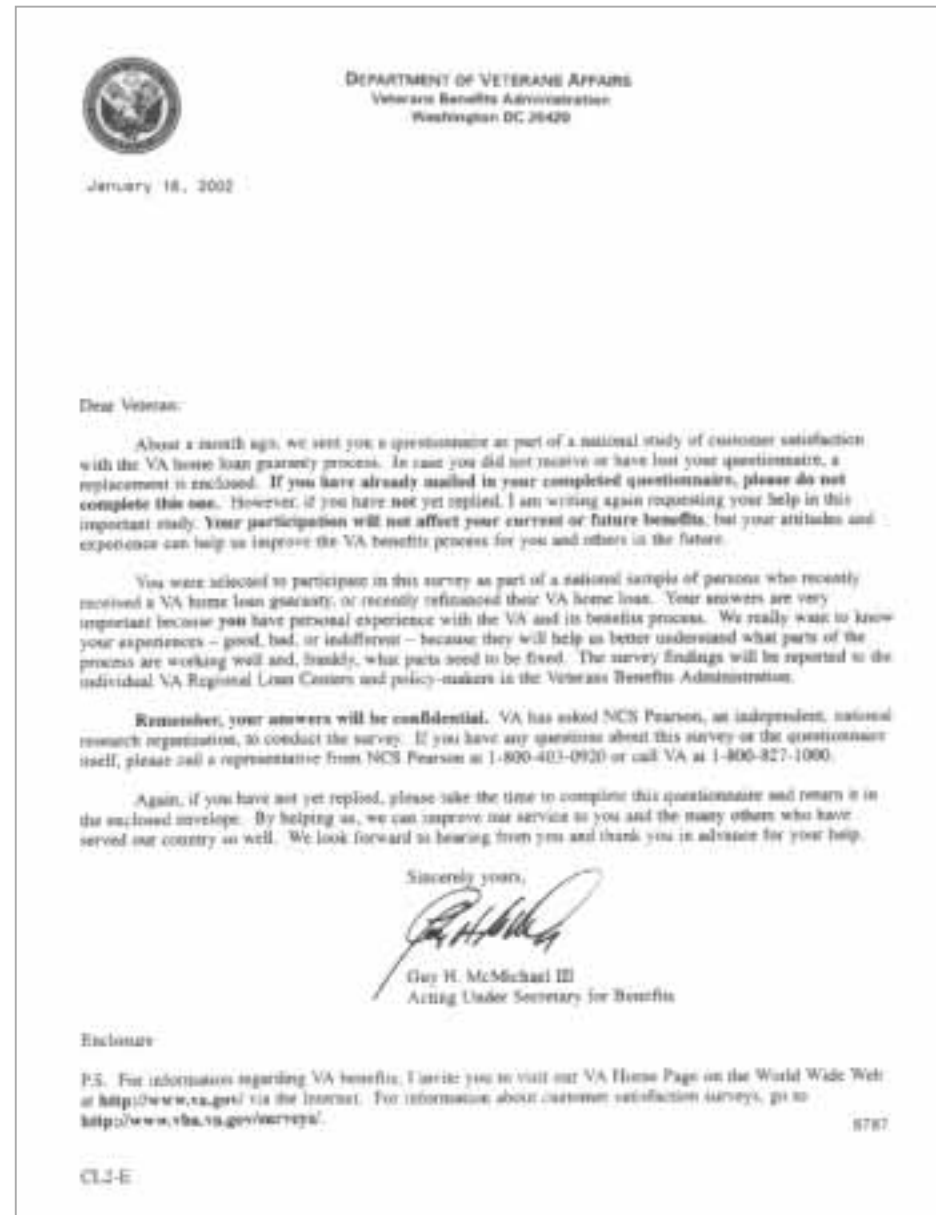


Figure D: Second Questionnaire Cover Letter



Appendix D:
VBA Home Loan Guaranty
Process Questionnaire